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April 30, 1921.

Plum - Plum



Ed. Henry Jones
HERBERT TRACY;

OR THE

TRIALS OF MERCANTILE LIFE,

AND

THE MORALITY OF TRADE.

BY

A "COUNTING-HOUSE MAN."

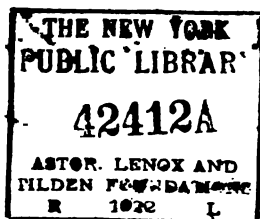
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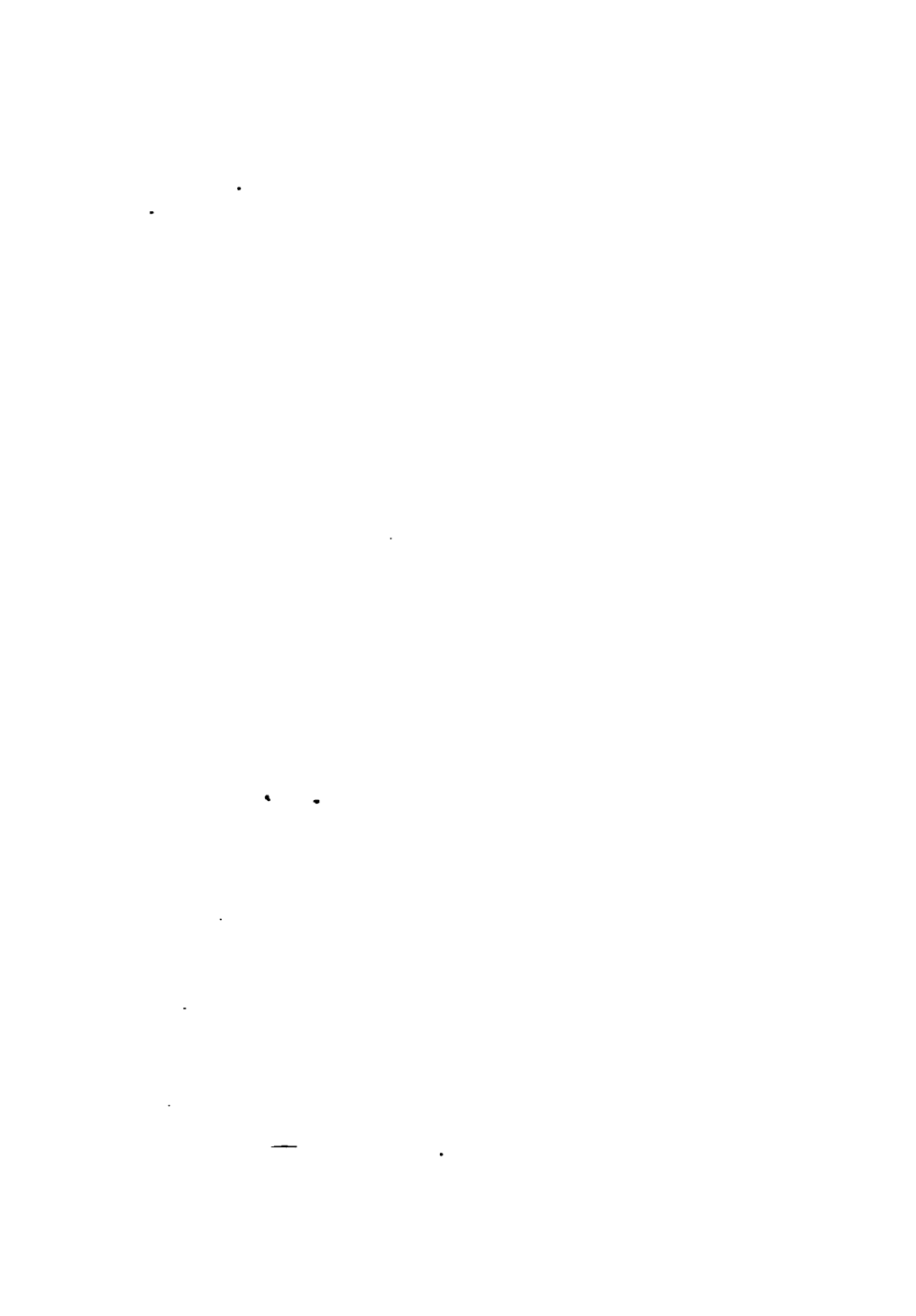
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TO THE
REV. DAVID MURDOCH, D.D.,
RECENTLY OF THE
REFORMED DUTCH CHURCH OF CATSKILL, N. Y.

THIS LITTLE BOOK
IS AFFECTIONATELY INSCRIBED

BY
HIS SINCERE FRIEND AND ADMIRER

THE AUTHOR.




P R E F A C E .

The following pages were written, during such odd's and end's of time, as I was able to command, without interfering with the duties of a desk situation in a commercial house—intending no disrespect, and I trust offering none, to the profession as such to which I belong, my design has *mainly* been:—

1st. To represent to young men, who *would make the Bible their rule of life*, some of the difficulties which would be likely to meet them, as Christians, in pursuing a business career.

2nd. To raise a warning voice in the ears of young men, with a view to deter them, from rashly, and thoughtlessly, embarking in business on their own account, as I think many do, from a foolish



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“HERBERT TRACY.”



CHAPTER I.

“AND now, my boy,” said old Mr. Tracy, taking his son by the hand, “farewell ; remember all that I have said to you ; be very exact and particular in all business concerns which your employer may intrust to your care ; be industrious, avoid evil companions, for evil communications corrupt good manners ; keep aloof from all places of doubtful morality during your leisure evening hours, but rather employ those hours in self-improvement, by the perusal of such books as are best calculated to strengthen your mind, and at the same time store it with useful knowledge ; and by all means, my son, omit not to study, with care and devotion, the Book of Books ; remember, as you have been taught,

that religion is of the first importance, not only in view of another and happier state of existence, but in regard also to this world, as being the only sure basis, as it is the only certain guarantee, of true honor and undeviating rectitude; as well as furnishing the only confident support, as you will hereafter find, under the many ills incident to this life. God bless you, my son; I have nothing but my advice to give you; your character must be your capital—farewell; may the wind safely waft you to the metropolis, and do not forget to drop us a line by the return of the packet.”

Such was the parting address of the good Robert Tracy to his son Herbert, as the sloop “Belvidere,” on board of which the latter had taken passage, was about to let go her fastenings from the wharf, at the upper landing of the renowned village of “Tarrytown,” on the Hudson, on her weekly trip, well freighted, to New-York. It was a fine day in June; the sky was bright, and all nature around smiling and beautiful; but Mr. Tracy did not enjoy the ride to the landing; he was gloomy and dejected, as he thought of his approaching separation from his only and much-loved son, and the temptations and dangers to which he was about to consign him—and now mournful were his feelings, as he drove his good team over the towering picturesque hills, and down the beautiful verdant


valleys, on his return to his farm some five miles in the interior. The old man felt solitary and alone, as he missed his beloved boy from the spring seat beside him; yet many were the country wagons in company with him on that day, it being the regular weekly market day, when from far and near each thriving farmer wheeled his produce to the vessel which was to convey it to the common mart.

Mr. Robert Tracy was a staunch man of the old school; it was a proverb concerning him that he was too honest to get rich; be which as it may, certain it is that he was a strict moralist, and of the right sort, his morality having for its foundation the evangelical religion of the Bible; and truly he could not boast of much of this world's goods, being able just to support his little family and no more; but he was content and happy, two desirable things, of which the great and the rich are but seldom possessed. He had brought up his two children, "Herbert" and "Catharine," strictly in the way of truth, and many were the pious fireside lessons which he and his worthy spouse had, by little and little, instilled into their minds, and which afterwards told upon their characters when in the midst of the busy realities of life. "Ever, my children," he would say, "scorn a mean action; and let an exalted sense of honor, and highmind-

edness in virtue and all well doing, influence your conduct at all times, and in whatever situation you may be placed. Put far away from you deceit, and all the subterfuges of the world, as you grow up and enter upon its business and assume its responsibilities, and let it be my happiness, and that of your mother, to see your deportment characterized by the beautiful simplicity, the lofty, ingenuous, and courageous sentiments of the Bible." In many such exhortations would the old man impart instruction ; and, as we have said, he had no reason to regret his efforts as manhood and womanhood came on apace. The younger days of Mr. Tracy had been spent in the city ; he had been a man of business and a leading merchant, but was at length, in a pecuniary sense, owing to causes entirely beyond his control, a severe sufferer, upon which he retired, as we have intimated, to a small farm in "Westchester county," near the village of "Tarrytown," where, in quietness and comparative privacy, he lived surrounded by his beloved and happy family. He did not, however, withdraw himself as a recluse from the world, but was ever interested in the topics of the day, whether in regard to his own country, of which he was an ardent lover, or of foreign lands ; and his neighbors, who much respected his talents and religious character, were wont to draw him out to take a conspicuous part

in the public affairs of the neighborhood and town in which his residence was located. He was not much of a "politician," still he always attended the town meetings as a matter of duty, arguing, "that no man was at liberty, enjoying the privileges of a free country, to make a cipher of himself;" "and besides," he would say, "the man who would not take the trouble to ride a few miles to put his vote in the 'ballot box,' should not grumble at the maladministration of the public business." There are many so disposed. He was appointed to several offices of trust, which he filled with honor; and in church affairs he was ever ready to take his part, but without ostentation or display.

Such was Robert Tracy; and the reader will believe that it cost him an effort to part from that only son, who was the pride of the father's heart, and in whom his hopes were centred; but duty seemed to demand the sacrifice, and he yielded him up. His uncle obtained for him a situation in a mercantile house in New-York, and we have seen him go forward to the theatre where he is in some future years to act his part in the great drama of life. At the time we speak of, our hero was in his sixteenth year; we have seen that he was thoroughly imbued with excellent principles; his reading of course was limited, but his mind had been improved by the perusal of such books as fell



in his way, or his father could place within his reach. Herbert was constitutionally diffident, and of an unusually sensitive spirit; this had caused him some trouble in boyhood, and as he was never able fully to overcome these weaknesses, he suffered from them in mature life. In address he was awkward, and full of the simplicity of country life, but the excellencies of his character were apparent through all his rusticity.

Catharine was two years younger than her brother, and in some traits of character his very antipodes, though resembling him in others; she was habitually lively, confident, and fond of society, but she, alike with him, having received training and culture from the same source, and drunken from the stream issuing from the same fountain head, imbibing in the draught lofty sentiments of piety and moral obligation, was firmly fixed in excellent principles. In person she was of middle stature, and comely in figure; her features regular and well formed; and though she would not strike the beholder as beautiful, yet who saw her would not soon forget the symmetry of her form, the intelligence of her countenance, the grace and ease of her manners, nor the piercing brightness of her dark eyes, assimilating with the glossy blackness of her hair.

"Well, Herby," said Catharine, on the evening

before her brother's departure, as the family circle was formed in friendly and delightful converse, though the edge of their accustomed spirits was dulled, and a cloud might be seen overshadowing their brows, in view of the fact that a breach was about to be made in their midst, "to-morrow you are going to New-York, and we shall some day hear of Mr. Herbert Tracy, the great merchant, I suppose; but O, dear me, what shall I do when you are gone!" and the affectionate girl almost choked as she uttered the last sentence. "Why, sister Kitty," you must think of me as much as you can, and write me every two or three days, and tell me every thing that happens, and remember to take particular care of my poor dog—dear Bloomer—and give him a good dinner every day; do you hear, Sis?" But Catharine could make no reply—she had buried her face in her mother's lap,—while she sobbed as if her heart would break.

After a little silence, Herbert, resuming the conversation, said, thoughtfully, "Do you think, father, that you will be able to manage little Gray? I am almost afraid to go away and trust you to put him to the wagon, he is sometimes so fractious." "I must get along as well as I can without you, my son," said the old man; "I am aware that I shall miss you much, and on many occasions, but I trust that my loss will prove your gain." "Yes, father,"

said Mrs. Tracy, "it will prove his gain I am certain, and we have the good book, you know, to encourage us—so, come Kate, let us cheer up over Herbert's favorite supper, and have the very best pan of 'bonny-clabber' the cellar will afford." Catharine obeyed her mother, and when the repast was finished, the father of this happy family engaged with unusual solemnity in the devotions of the evening, and commended with much fervency to the care of Heaven, him who was about to go from beneath the parental roof.

We will not stop to detail the parting of Herbert, or speak of a mother's tears, which at that moment fell upon his brow as she pressed him fondly in her arms. A mother's duty, prompted by love, had been performed; his clothes were carefully packed in his trunk, with a Bible, a mother's gift, on the top—he had received the last kisses, and then, seated beside his father, waved his adieu as they drove off to meet the vessel which was to convey him to the great city.

CHAPTER II.

THE sloop "Belvidere" having had a successful passage, our friend Herbert the next morning found himself safely arrived a stranger in New-York; but, by dint of inquiry, succeeded, after a little trouble, in finding the residence of his uncle.

Mr. Theopholis Allen was the only brother of Mrs. Tracy, a shrewd "Wall-street" man, in easy circumstances, and glorying in his profession, that of a broker—he was a thorough man of the world. In regard to religion, he had barely a negative kind of respect for it; regarding it, in common with his class, as well adapted to keep the lower orders (so called) of society in check; but as to an active intelligent man of business, who has the world before him and his fortune to make, giving personal attention to it, why, he never dreamed of it: he, however, deemed it politic to own a pew in church, and respectable to have his family occasionally appear there. In manner Mr. Allen was rough and austere; nevertheless, in his way of showing it, kind at heart.

In his nephew he took considerable interest, and though this interest was founded in false notions and erroneous views, unfortunately, still it was sincere and well-intended.

Mrs. Allen was a kind, charitably-disposed woman, with but little education and little mind. In her younger days she had been a beauty and a belle, and was still handsome. They had one daughter, who, in these respects, resembled her mother: Emily Allen, every body said was beautiful; and her beauty was of that showy, fascinating kind, which usually excites the envy of the one sex of similar age, and the admiration of the other. Her large, laughing, blue eyes were singularly expressive; her luxuriant, curling hair, of light brown, fell gracefully upon her neck of snowy whiteness; her mouth, nose, and chin, were formed in nature's loveliest mould, while her forehead was as if chiselled out of a piece of marble; as to her form, it was, according to the prevailing taste in the matter, perfect in all respects—neither too short or too tall, and delicately slender; her feet and hands were all that the most fastidious admirer of female beauty could desire—small and finely shaped. Emily's movements were characterized by a certain free and fashionable air, which, together with a fondness for dress of the most showy kind, in which she usually appeared, caused her to be strikingly conspicuous and much

noticed, which indeed was her glory, for, "of all things," she said, "to mope one's way through the world was the most stupid and intolerable." She was only child of her parents, and, in consequence, had been much indulged. No pains or expense had been spared in her education, (a much abused word,) in order that she might shine in the gay and fashionable world; but of the solid, and useful, and really important things for a female to know, she was lamentably ignorant: and O, how sadly deficient was she in religious knowledge, where she ought to have been the wisest! Emily too, was proud, very proud, and her pride was of that unreasonable and despicable character, or so exhibited itself, if, indeed, we employ the right term to express it, which allows of no toleration. She was ashamed of her country and her birthright—our levelling system, as she regarded it, greatly offended the exquisite delicacy of her taste: "I cannot bear it," she would say, with a haughty toss of her beautiful head. A vulgar plebeian was her utter abhorrence, and she ever regretted that it had not been her privilege to have been born in some country where "lords and ladies" flourish, and of noble parentage. She felt that she ought to have noble blood in her veins—that she deserved to be a "*lady*" par excellence. Why did un-aristocratic "America" give her birth? This was Emily's weak-

ness, her foible; but she had a heart, and she had feelings—at least as much of the one and of the other as fashionable ladies of her rank are to be expected to have, and we will not say that she had not other redeeming qualities. She was said to be something of a coquette—but, then, perhaps she did not exactly mean to be, and we doubt if she would deliberately have inflicted pain or mortification upon others, if reason and reflection had been allowed their office.

Mr. Allen's wife and daughter, with three domestics, composed his family—it had been their custom to make an annual visit in the warm season, to the farm-house of Mr. Tracy; so that they were no strangers to Herbert; yet it was not without many painful emotions, and hard strugglings, that he could now bring himself to become an inmate with them, (for it had been arranged that he should live with his uncle); perhaps the splendidly furnished mansion of the broker, coming in contrast with the plain and simple home to which he had been accustomed, may have for the moment thrown him off his balance, and made him almost fear to tread the gorgeous apartments—perhaps the elegant, and to a country lad, awe-commanding Emily, may have upset his equanimity, for although he had often delighted to cull flowers for her out of his father's garden, and to pick cherries to fill her

basket, his courage had never enabled him to look her full in the face, with any kind of composure—his hand trembled as he received, sitting by the side of Emily, the cup of coffee from his aunt at the breakfast table; and he fairly turned a soft boiled egg, which his uncle had urged upon him, over the table cloth and his pantaloons, while endeavoring to get it into the glass before him—but Herbert's philosophy was not to be put thus "hors de combat"—he soon rallied, and at length was able to meet even the glance of his fair cousin's eye, without the blood crimsoning his cheeks, or being greatly confused. In the evening Mr. Allen thus addressed his nephew: "You will now have your fortune, Herbert, in your own hands, every thing will depend upon your exertions and management; Mr. Brownell, with whom you are going, stands high as a merchant, and has been eminently successful; your situation will be a good one, and I consider it fortunate that I have been able to secure such a place for you; I should not be surprised, if you play your card right, if he should, at the end of your term, give you a share in his business; 'Jupiter,' my chap, you will know by that time how to make money I hope; but every thing depends upon your skill in playing your card." "Mr. Brownell I trust is a fair-dealing, upright man," said Herbert, timidly; "my father thinks it very desirable that my

employer should be such." "O you need not trouble yourself about that," replied the uncle, a little fidgety, "Jupiter, he is honest enough for all profitable purposes, and that is all you want. Your father is an old-fashioned man, a good way now behind the age; he would not make a living in New-York in these days." "But, uncle," said Herbert, "honesty is not behind the age; is it?" "Jupiter, boy, don't begin to moralize already; I tell you, you will get your eye-teeth cut after a while." Herbert was silent, but thoughtful. Emily now raised her graceful head from some embroidery-work, shook her curls, and looking full at Herbert, began to laugh right merrily. "What are you laughing at, Emily?" said Mr. Allen, a little sternly. "Why, papa, I believe cousin Herbert is frightened even at this, his *first* lesson in mercantile sagacity and cunning, which you business gentlemen say is so necessary nowadays." "You know nothing about these matters, Emily," continued her father; "and it becomes you to remain silent concerning subjects about which you are ignorant." "I know, papa, that the drudgery of life in no department, in-doors or out, properly belongs to our sex—ladies, real ladies, never soil their hands, or bother their heads about such things, and I shall not, I assure you," said the daughter, changing her position on the sofa, and sitting up rather more erectly; "but

we ladies may be amused, and it certainly is amusing to see how solemn Herbert looks—for all the world like a minister; but I said nothing, papa, did I?" The conversation was here interrupted by the entrance of a modest, well-looking young man, with whom the reader will become better acquainted in the course of our narrative. Mr. Longfellow, for such was his name, was not an unfrequent visitor at the house of Mr. Allen—Emily, as may be supposed, had many admirers—her beaux were numerous, but she kept them properly at bay, making a marked distinction in her treatment of them, irrespective of character, in proportion as she fancied a discovery, either by their superiority of apparent gentility or otherwise, that in tracing their pedigree, they might approximate more or less nearly to nobility of ancestry. Now these beaux, among whom were many coxcombs, had doubtless their motives for paying their addresses to a city-renowned beauty, the only child of a rich Wall-street broker—but Mr. Longfellow was a sincere and honorable suitor; his modesty, however, kept him somewhat in the background. He loved Emily, and as we design to tell the truth without fear or favor, Emily loved him—she did not want to, she tried not to; in fact, she was ashamed of herself, and would never acknowledge the truth either to herself or others—for he by no means possessed

those fashionable and other indispensable qualifications which Emily insisted upon in the successful candidate for her hand ; others went far ahead of him in these—but then how could she help it ? he was certainly handsome, intelligent, and agreeable ; but Emily would never think of marrying Longfellow, not she. With such feelings and such views, therefore, a contest going on between her pride and her affections, her treatment of Mr. Longfellow was variable and undecided ; not but what, it is presumed, she would have given him his walking-ticket instant, but her heart would not permit. Longfellow then, in a word, got just encouragement enough, just enough of her smiles, to warrant him, in his own judgment, in continuing his addresses, jumping, however, lightly over her frequent coldness and back-turning.

The evening was now far spent, and Mr. Allen said, yawning, "I wish, wife, you would give directions for an early breakfast, as I must introduce our nephew to his new quarters in the morning before going to the office, and I do hope, 'Jupiter,' " looking at Herbert, "that he will prove one of those go-ahead, stick-at-nothing fellows, who don't disgrace their relations." Herbert made no reply, for he scarcely understood the meaning of his uncle's remark. He soon after retired to dream of the new mode of life upon which he was about to enter on

the morrow ; he did not find his bed, however, until a train of thought and reflection had passed through his mind, naturally enough suggested by the circumstances by which he was surrounded, and the situation in which he found himself placed. Alas for those young men who come to the city, from their homes in the country, in search of business ; if the oft reiterated and importunate parental prayers put up in their behalf, enter not the ears of Him who sitteth on high ! We believe these prayers are heard, and, that in answer to them, many a cherished one is spared to usefulness and honor.

CHAPTER III.

THE sun rose in its beauty on the following morning, and Herbert in his dreams was wandering amid fairy scenes created by the mixed nature of his feelings, mingling home and the loved ones there with new and mysterious faces, new and dubious employments, when the baselessness of his vision was made apparent by finding himself in real existence in his bedroom, having been awakened by the alarm-bell for breakfast. He was not long in the duties of the toilet. When he repaired to the breakfast room, and found that none of the family had yet made their appearance, to pass the time he took from the sofa a fresh unopened newspaper, with which we shall for the present leave him, while we introduce to the courteous reader Mr. Brownell, and say a few words of the inmates of his establishment. Mr. Brownell belonged to a class of men, be it large or small, which may be found in all cities, and who are distinguished for their habits of closeness and parsimony; these

characteristics amounted in him to meanness. His only aim (and his whole soul seemed wrapped up in this) was to make money; he knew, from long habit, no feeling separate from it; it was the main-spring of his every action, and the head and front, beginning and end, of all his plans. There was a littleness about him, with which a generous (we do not mean reckless or extravagant) soul could scarcely fail of being disgusted; still, having been successful in business, and his notes consequently standing number one in the market, this had come to be overlooked in a great measure, and dwindled into insignificance among those with whom he came in daily business contact, on change or elsewhere; in truth, the goodness of quality of his promises to pay, seemed, like a potent talisman, to have transmuted every trait of his character—and Brownell was unprincipled with all—into the veriest virtues, and was, in the opinion of many, as with Mr. Allen, a sufficiently strong and good recommendation for all purposes whatever, while the Wall-street gentlemen handled as many of the aforesaid obligations as they could get hold of. Mr. Brownell was a jobber of silk goods, and he monopolized as much business as he could possibly manage, for he was completely in his element when over head and ears in the turmoil, dust, and confusion of trade. Alas, poor man! he had no intel-

lectual resources, no domestic habits or taste, no religious sentiments or feelings; hence the time when he was necessarily absent from his place of business was to him tedious and tiresome, and he was wretched until he returned again to his god, Mammon. It was the custom of Mr. Brownell to employ extra clerks and porters during the busy season, and dismiss them when the dull season came on to take care of themselves—a thing which the many highminded and honorable merchants of New-York are not in the habit of doing; he had, however, among those in his steady employ, two young men, with whom it is our business to become particularly acquainted, James Longfellow, the head bookkeeper, and Henry Burdett, the head salesman; of Mr. Longfellow we had occasion to speak in a previous chapter, and only add here, that he was sedate beyond his years—perhaps being about one and twenty—steady as “clockwork,” as every body said who knew him, well informed, good mind, sanguine in his temperament, and energetic and persevering in action. Mr. Burdett might have been a year younger than Longfellow, but of a very different character; he was fully set to make his fortune—honestly, it may be, if he could, but at any rate to make it—he therefore stood at nothing, and what he lacked in talent, he endeavored to make up in impudence and brow-

beating; and these qualities appeared to answer his turn, for he had come to be regarded as a good salesman and a young man of parts. Thus it seems with the world! While true merit is rarely appreciated, but frequently meets with cold neglect, or supercilious contempt, qualities which all despise, if put on and well worn, often carry a man, in the hypocrite's mask, cheating others out of their sober judgments, to the very pinnacle of fortune and fame. These were to be, with others, the future shopmates of Herbert. But it is time that he took his station in the house.. Immediately after breakfast he accompanied his uncle into Pearl-street, to the store of Mr. Brownell, and was formally introduced to that gentleman.

Mr. Allen, after some conversation with the head of the establishment, took his departure, to plan and scheme for the day at his office in **Wall-street**. Herbert now felt very sensibly the novelty of his situation, and his thoughts wandered with "longing and lingering" to his father's house. He thought of his beloved parents and sister, from whom he had never before been separated; he thought of "Jack Downing," and "Little Gray," the favorite span which he had been accustomed to drive; he thought of his faithful dog "Bloomer," and tried to picture in imagination, as the tears came in his eyes, all those familiar scenes of his home, to which he

would now have gladly returned ; he saw, with his mind's eye, the well known "rose-bush" beside the garden gate, the large willow-tree in the lane leading to the barn, and the stately row of poplars in front of his father's door. These to him were delicious reveries, but he might not indulge them ; the harsh voice of Mr. Brownell summoning him to business, startled him from his waking dream ; the private mark of the house was given him to learn, with the caution to remember that the secrets of the store were to be kept ; he was also instructed in the art of doing bank business, and was intrusted with a larger amount of money to carry to Wall-street than he had ever had in his possession before. Herbert, too, with a view perhaps to test his faculties at bargaining, was dispatched to make purchase of a broom, which it was found was needed, and we believe that he was fortunate enough to make this his first purchase for the concern, much to the satisfaction of his principal, having got it six cents cheaper than the last was bought at ; besides, the porter being engaged, he was sent to carry a pail of butter from the market to his employer's house. Altogether our hero had a busy day, and it was to him a long one ; but night came at last, and when he was free, he returned with blistered feet and a heavy heart to the residence of his uncle, his future home. We need

hardly add, that that evening was spent by him in writing a long letter home, giving a particular and detailed account of all that had transpired from the time of his leaving the dear presence of those loved ones, now made doubly dear by absence ; and the work to him was a delightful one ; nor were the injunctions of his father to write, though not forgotten, necessary to prompt him to the pleasing task.

CHAPTER IV.

SOME three months had passed, and Herbert was becoming a little familiar with the new scene, when the following conversation occurred at the store during a leisure half-hour. "Did you hear Mr. Ives's lecture last evening on self-knowledge, Harry?" said Mr. Longfellow, addressing himself to Mr. Burdett. "Not I," replied Burdett; "confound it, I was engaged in better business—I was following up old Jones from R..... I found him at the City Hotel, and did myself the honor, in behalf of the concern, to take him under my especial charge for the evening. We had several brandy-slugs, at my expense, of course, and after making one or two sociable calls, brought up at the 'Park Theatre.' The old chap thinks me the best fellow in the world—and, now, if I don't sell him a \$1,000 and make a clean \$200, then, confound it, my name is not Henry Burdett. Hear a lecture! Pshaw! I tell you what, Jim, you will never be a great merchant, confound it, or a

rich man, unless you give up lectures, and your books, and all that sort of thing." "You and I differ," remarked Longfellow, "I see no reason why a great merchant and a rich man should not at the same time be an intellectual, well-read man, and a learned one too; our profession is brought into disrepute by entertaining among ourselves so narrow-minded and contracted a sentiment: but I am happy to believe that yours is not the opinion of the profession as such, in regard to learning. Merchants rejoice now, and we ought to rejoice, that we possess so great advantages of a literary kind, beyond those of the merchant of former days, the lack of which they deeply lamented. Witness the 'Clinton Hall and Mercantile Library Association,' a literary institution of which our profession ought to be proud. No, no, Harry, we have degenerated sufficiently in many things, as a profession, I think, in comparison with the olden-time merchant; but then I do not believe that we are prepared to trample learning under our feet, as you propose. I find no fault with your using all honorable means to induce Mr. Jones to make a bill with us, but it would have done you good to have heard Mr. Ives' pungent and manly lecture." "Well, well, Jim," answered Burdett, with a shake of the head, "confound it, you may think as you please, and I will think as I please; but just look around you now, and who are the suc-

cessful in business? Are they your men of book knowledge, and, as you are always harping, your high-minded, liberal, strictly honest, very conscientious and religious men? Away, I say, with your books and your literature, if you want to make money." "You remind me, Harry," rejoined Longfellow, smiling, "of a merchant of whom I once heard, who advertised for a clerk, and, as applicants came up, one after another, he inquired of each, in turn, if they understood the Latin language—if so, he wished to have nothing to do with him. But you are wrong, Burdett, all wrong, depend upon it: I believe myself, that the life of a merchant is unfavorable to the cultivation of a fine literary taste—but, at the same time, I have no doubt that you and I will be all the better merchants—better qualified to discharge our duty as merchants—if we improve our minds now in general literature; in the study of the various sciences; in a thorough course of historical reading, and in the perusal of the biography of the great and good men and women who have distinguished themselves in the different departments and walks of life; in making ourselves masters of the geography of the world, the productions of the different countries, &c., and in a prayerful, painstaking study of God's word; in short, I am sure that we cannot know too much, or be too learned—on the contrary, that the more learned we are, the bet-


ter we shall be fitted for any department of business ; of course, not neglecting to be well informed in all the particulars and details of the special branch of business in which we are engaged. In regard to the current moral maxims of trade, I do not feel that I can defend them ; but if I thought it indispensable or necessary, as you seem to intimate, that, in order to succeed in business, a man must sacrifice all moral principle, why, in such a monstrous alternative, I would give up my situation to-morrow."

"Confound it, Jim," exclaimed Burdett, "you were cut out for a preacher, without doubt. Still, in the face of your sermon I do insist upon it, that too much honesty, as the world goes now, in New-York, won't pay ; it may have been a commodity of value in the days of Dr. Franklin, but it's dead stock now ; so I mean to be a practical philosopher, confound it, and take the world in general, and this big city in particular, as they are, and make the most of things as I find them."

"O Harry ! Harry !" said Longfellow, "the old proverbs are still true—that worth makes the man, and honesty is the best policy."

"No, confound it," said Burdett, "worth don't make the man ; money makes the man now-a-days, and a man without money is no man at all, in the estimation of the community ; therefore, give me money ; I must have money."


At this moment Mr. Brownell entered the store ;



"Burdett," said he, apparently much excited, "Lovejoy is in town!" "Is he so?" replied the salesman. "We must look out for him," continued Brownell. "I saw him go into the store of our neighbor Cass; Cass, you know, has the duplicate case of those fine bombazines I bought last week, and at the same price." "Yes," said Burdett, smiling, "but no danger of his offering them at less than a fair advance from cost; he is one of the reputed honest ones, you know, who sticks to a regular living price, and never varies, unless there is a change in the market." "I know it," said Brownell, "and for that reason we must manage a little," lowering his voice to a whisper: "offer him those bombazines at a little less than cost, and when you get him fairly going, put on some big licks, you know, to make it up,—understand?" "Certainly sir, of course," replied the salesman, with a chuckle. "And then," continued the principal, still in a whisper, "stick him, you know, with some of that old trash; must get rid of it; all the fashion now, eh!" "To be sure," said the first salesman, with a sly wink of the eye to his associates, placing his finger with great significance by the side of his nose; "all the rage, just landed from the last ship." "That Burdett is a smart fellow, I avow; a promising young man," said Mr. Brownell, as he walked to the other end of the store, speaking to himself. The next day Mr. Lovejoy,

a country merchant, might have been seen at the store of Philip Cass, an old, worthy, upright, and respectable man—Lovejoy was very angry at old Mr. Cass—he thought that he wished either to deceive him or cheat him outright, and nothing the old man could say, would convince him to the contrary. “Put back those three pieces of bombazines,” said he, “I will not take them; you told me that they were as low as the market would afford, and I placed confidence in your word, and now I am offered exactly the same article, within one door of you, at Brownell’s, at at least twenty per cent. cheaper than yours.” He went out of the store highly enraged, and bought the principal part of his goods at Brownell’s.

Herbert Tracy was not unobservant of what was going on around him; and he had his sentiments and feelings. For the bookkeeper he began to entertain a warm feeling of sincere friendship, for in him he discovered many of those qualities which he had been taught to value, and which stood out in bold relief, when contrasted with their opposites, as seen in the salesman. Mr. Longfellow, too, had become much interested in Herbert; he liked his character and bearing, and rendered him all the assistance in his power, in obtaining the knowledge which he sought; a service which Herbert could hardly sufficiently appreciate.



CHAPTER V.

It was a cold December night, and the piercing wintry winds were driving piteously through the half deserted streets ; the shutters were closed, the damask curtains drawn together, the astral lamp lighted, and a bright cheerful fire burned in the grate in Mr. Allen's parlor. On one side of a table placed in the middle of the floor, sat Mr. Allen reading a newspaper, on the other, Mrs. Allen with her needle, while Emily reclined upon the sofa with a book in one hand (which she may have been reading), the other pressing her temple, in a kind of indolent abstractedness. Emily's cogitations, however, whatever may have been their subject, seemed of a pleasing cast ; if a complacent smile, which played about her pretty mouth, might be taken as an index of the character of that which was passing in her mind. A low familiar ring is heard at the street-door, and presently Mr. Longfellow enters the warm and comfortable apartment to which we

have alluded, with happy feelings, and cheerful spirits; which were induced by the circumstance, that at his last interview with Emily, she had, for what purpose, or whether for any purpose or no purpose, is best, perhaps, known to herself, favored him with one of her sweetest and most bewitching smiles, beyond what he had been accustomed to look, or dared venture to hope for.

"Why! Mr. Longfellow," exclaimed Emily, with emphasis; looking surprised that he should have called on so bitter a night, almost too inclement for man or beast to turn out: but Emily did not feel exactly the surprise which she manifested; on the contrary she rather expected, than otherwise, a visit from Mr. Longfellow on that evening.

"Halloo! Jupiter! Longfellow," bawled Mr. Allen, looking up from a money article which he had been reading, "what news to-day with you? we have hard times in Wall-street—money scarce, and stocks down." "I hear nothing new," replied Longfellow, "there is a general complaint of hard times, but I think, sir, there are indications now, that we shall soon have an improvement." "Improvement," repeated Mr. Allen, shaking his head, as if doubting if it would ever come; "but how," he added, "comes on my boy? are you going to make a man of him, among you, there?" "I like

Herbert much," said Longfellow, "and I think that he will make a good man as well as a merchant."

"Jupiter," said Mr. Allen, "if he only looks out for the main chance, that is, to learn how to make money, it is all I want of him." Mr. Longfellow, knowing the peculiar views and principles of the broker, had no disposition to contend a point with him on that evening; in truth his eyes wandered, and his thoughts too, in a different direction; he therefore sought not to continue the conversation. "I must tell you," said Emily, who had been left alone in the course of the evening to entertain Mr. Longfellow, as he, until quite a late hour, happened to be her only visitor; "I must tell you how delightfully I spent the last evening; you must know that I had a visit, not the first either, from one of the most agreeable, and handsome gentlemen, that I ever saw: such eyes, such beautiful black hair, such magnificent whiskers, such a pleasant smile, such teeth, and such a form, and so very lively and witty; and besides, it is said that he is very rich, and of noble descent; none of your American democratic mock gentility, but a real bona fide born gentleman, and not long in this country. I am quite in love with him, I assure you." "May I be favored, Miss Allen," said Longfellow, a chilliness coming over the warmth of his heart, and the ardor of his feelings, while a slight sense of wounded

pride began to rankle in his breast, "with the name of the gentleman whom you so much admire, or is that a secret?" "That is a secret at present," said Emily, laughing, "but perhaps I may favor you hereafter with an introduction, if we all chance to meet, as I have invited him to call again." When Longfellow took his departure it was with less buoyant spirits than when he came, and as he returned to his home he thus soliloquized: "Who can be this *born* gentleman, of whom Emily speaks, or is she only quizzing; am I a fool or not in thus continuing my attentions; and will she, after all, make a suitable wife for one in my situation, and with my prospects; can I honorably discontinue my addresses; must I after all give her up; can I give her up? No! for her I can make any sacrifice. O Emily, Emily, if you knew the sincerity of my heart's love; cruel Emily!" With such expressions of his disappointment and mortification, Longfellow pursued his way through the streets, alike insensible to all surrounding objects, to his lodgings; and long was it on that night, before nature's sweet and balmy restorer could be induced to visit his feverish brain, or furnish relief to his aching heart. Emily too found it difficult to compose herself to sleep; Longfellow's respectful and manly deportment, but sad and reproachful, though tender look, as he bade her good night, haunted her imagination, and

drove sleep from her eyes. She was afraid to examine her heart, for it told her, unmistakably, the state of her feelings towards him ; and then pride came to her rescue : it said, "you were born to look higher, you are fitted in the beauty of your person, and in the lofty aspirations of your mind, above the common herd, to consort with the nobles of earth, who have a divine right to carry their heads higher than other people ;" and then she thought of her new admirer, the "*bona fide born gentleman*," in connection with whom, by a natural association of ideas, her head became brimful of the most delightful magnificence, and all sorts of undefined and undefinable worldly glory—her slumbers were fitful and disturbed. As for Longfellow he rose on the following morning, unrefreshed and dispirited, and, as he went to his business, his mind was much more filled with, and his thoughts intent upon, the events of the past evening, than with any thing connected with trade ; he could not become interested in any of his business duties, and scarcely discharged them with correctness ; every thing excited disgust and heart sickness ; the hand which held the pen seemed to move as it were mechanically along the paper, and his calculations and figuring were done, he scarcely knew how, without any effort of the mind ; which indeed became practically evident in the


course of the morning, for two errors (something very uncommon with him) were discovered in a short account which he had had in hand; upon which occasion, much to Longfellow's confusion, Mr. Brownell thought he must be in love. In order to gain information if possible concerning the mysterious gentleman, whom Longfellow believed was endeavoring, covertly, as it were, to interpose himself between him and the object of his affections (open and above-board rivals he had many, but these he could respect; in the *born gentleman*, however, he imagined a formidable enemy, and could not help disliking him without sight. O, Mr. Longfellow, wherefore this weakness?) he had recourse to Herbert. "I think," said he, in answer to Longfellow's queries, "that I have seen such a gentleman at my uncle's." "What kind of a gentleman is he, very agreeable and intelligent?" asked Longfellow. "I really have not been long enough in his company, or sufficiently observing, to form an opinion," answered Herbert. "Is he remarkable well looking, and attractive in appearance?" inquired the bookkeeper. "My impression is, not strikingly so," said Herbert. "Do you know what his name is, where he came from, and what his business is?" "Neither," said Herbert. "Do you know any body who does?" "Nobody whatever," returned his companion. "Wonderful, astonishing!" muttered the bookkeep-

er, as he walked hurriedly to the store door and back again without any visible object. Just then Burdett returned from dinner. "How now, scribbler?" said he; "confound it, what's to pay? But have you heard the news? Why, I am ashamed of you, Longfellow; they say a big, ugly, black-whiskered dog is going to run off with Miss Allen; and I hear that you are letting him have it all his own way; I just now saw them riding up Broadway together; how is it?" "Pshaw, Burdett," replied Longfellow impatiently, "what have I to do with Miss Allen? It is not for me to influence her wishes, or control her movements." "Well," said Burdett, "confound it, I believe I must get an introduction myself, for the credit of the concern; she is too pretty a girl, and likely to have too much chink, to let slip after that fashion. What say you, Tracy? confound it, you must introduce me to your pretty cousin."

CHAPTER VI.

THE "real bona fide born gentleman" was found not to be merely a creature of Emily's fancy, so far as regarded the fact of the existence of an individual claiming such distinction, but an actual man (or having such an appearance). As to the validity of his claim, however, to the title of gentleman, from necessity by birth, we are not disposed to argue—simply venturing an opinion, that we think it questionable; Emily to the contrary notwithstanding. Young Lord Gilchrist was assiduous in his attentions to Emily, and a grand flirtation was carried on between them; they rode, walked, sang and danced together, and were the observed of all observers. Longfellow was annoyed, but was determined not thus to be driven from the field in his honorable purpose—remembering the adage, that "faint heart never won fair lady"—but receive his doom, if he must, from the lips of the lady herself. While, therefore, the many candidates for the hand of the rich broker's daughter retired aghast


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as this new-comer entered the list and seemed to carry all before him, he did not, but, in a manly, dignified manner, persevered, and after the expiration of some six months, at a fitting moment, made a full and candid confession of his love, with a proffer of his heart, in all its warmth of affection, and his humble hand in marriage. It were unjust to say that Emily did not hesitate: she did, for a moment hesitate, for, as we have said, she truly loved Longfellow; her heart was his, though against her will, or, perhaps, more correctly, against her pride—a mean, unnatural pride, but for which she might have been happy. No; we qualify that expression—without religion there can be no genuine, substantial happiness, and this she had not. There came flitting before her imagination, in gaudy and vivid colors, all that she had heard of or read in books of fiction, that was imposing in titled greatness, in ancient noble family and rich estates, with beautiful meadows, and lawns, and lakes, and a venerable castle, with unique, carved and pompous furniture, and in splendid retinue and equipage. Such was the picture which Emily's fancy drew, as she thought of the "born gentleman," which gentleman possessed sufficient discernment to discover her weakness, and, accordingly, to tamper it with glowing descriptions and high-wrought imagery, himself, of course, being the heir to immense wealth

and glorious titles. He had not yet offered himself, it is true, "but," she said to herself, "he doubtless soon will, and then, O how transporting! I shall be Lady Gilchrist. How grand—and how my friends will stare and envy me; and my poor American plebeian beaux, how blank they will look! Such was the language of her excited imagination and poor ambition. In defiance, therefore, of her own attachment to Longfellow, and his ardent protestations of love to her, she resolved, after a short struggle, to discard her true lover, and to throw herself into the arms of a stranger and an unknown foreigner. With an affected, haughty disdain (belieing her heart), she refused the hand of the humble-minded Longfellow; and as he plead, again and again, she laughed and ridiculed, and with a forced curl of her beautiful lip, in ineffable disdain, told him that she looked higher than a merchant's clerk.

Longfellow withdrew in disgust, and, for a time, gave himself up to grief, mortification and disappointment. The dashing young gentleman, who styled himself "Lord Gilchrist," and who, to "*magnificent whiskers*" had now added an equally *magnificent moustache*, as becoming his rank and station, and which was, by no means, unappreciated by Emily, at length, to her great gratification, inasmuch as her aspiring hopes and dreams seemed about to be realized, made an offer of his hand, but with so




very ill a grace as could not have failed to have betrayed his true character to any, of however little penetration, excepting the deluded girl interested. Emily, however, was satisfied and pleased, and the wedding-day was fixed, and now all was bustle and preparation. It had been whispered to Mr. Allen that the man upon whom he was about to bestow his daughter might, possibly, not be all that he pretended to be; but Mr. Allen was much engaged in business, his head full of stocks; and as nobody seemed to know any thing about this young Lord, nothing could be learned against him; and, as Emily seemed so very anxious to become by marriage a real bona fide *lady*, why, he did not see but she would have to run her risk, as every one is obliged to do in all business transactions. Thus did this father shuffle off the solemn and responsible obligations devolving upon him as a parent, at a time when his child was about to take a step, the most important that a female can take in regard to this life, involving her future happiness or misery in the world. Mrs. Allen, at the first denouement of this affair, was a good deal troubled and uneasy; but having been accustomed to conform to her husband's views and opinions, hoped all would be right; and catching his spirit, soon settled down into quietness and ease of mind in regard to the subject.

It had been arranged that Lord and Lady Gil-

christ should sail immediately for Europe upon their marriage, and now, as the time drew near, Emily began, for the first, to think seriously. She was on the eve of a union for life, prompted, on her part, by ambition and pride—for she had no affection for this stranger—she was about to forsake her country and home, it might be, never to return, and to dwell among strangers; she must bid farewell to her parents and friends, to see them, perhaps, no more;—and the remembrance of one was forced at this hour upon her recollection, in whom her heart was deeply interested, and whom she was sensible she had greatly injured. She was moved, her bosom heaved with emotion, she rushed to her room and shed loud and bitter tears. * * * *

The evening was fine, the moon rode majestically in the heavens, and cast her soft beams over the city. Mr. Allen's house was splendidly illuminated, and the commotion within indicated some unusual occurrence at hand; the beauty and fashion of the city were there; a smile sat upon every lovely countenance, and the joke and the sparkling wit went round. The bride was the wonder and admiration of the crowd; she never looked more beautiful; a slight passiveness was upon her brow, and a paleness upon her cheek unusual to her, but which by no means detracted from her charms; she was attired in a dress at once costly and grand, and



her rich ringlets fell in studied carelessness upon her neck and shoulders, giving the best possible effect to her whole appearance. We have said that Emily was pensive, nor did she possess exactly her accustomed fortitude on this trying occasion; her short and quick respiration told of her agitation, which, indeed, might not be wondered at. The clergyman was there in his full robes of office, the hour for performing the ceremony had arrived, but the bridegroom had not made his appearance. Soon it began to be whispered about the room, "Where is the bridegroom—where is the bridegroom?" Emily breathed quicker and shorter—another half-hour, and still he came not; he must have been taken suddenly ill; a messenger was dispatched in all haste to the hotel which he had condescended to patronize; he soon returned—a wild and painful shriek, and Emily was carried insensible to her room. The truth became quickly known, and the gay assemblage separated to their homes with mingled feelings of indignation on the one hand, and commiseration, pity, and, perhaps, a little contempt on the other. My Lord Gilchrist, who had caused such high hopes to be raised, and such lofty castle to be built (alas! in air), had departed precisely at 12 o'clock on that day for France, in the Havre packet, leaving the worthy host of the hotel who had been so proud of his guest, minus some month's board and lodging.

CHAPTER VII.

It is not designed to detain the reader in passing over the whole course of Herbert Tracy's clerkship. He had his perplexities, vexations, and difficulties, of the nature and trying character of which none can adequately know but he who has himself experienced them. He was shocked at the every-day disregard of strict truth to which he was compelled to be a witness ; and disgusted with the unmanly and mean trickery (called shrewdness) to which recourse was constantly had, in order to catch, or get ahead, of somebody. His conscience smote him, and his cheeks became flushed with shame, as he, in compliance with orders, assisted the porter in placing each morning upon the walk in front of the store empty cases, nicely nailed up as if full, and marked with one fictitious firm and another, at this place and that, as just about to be sent off, frequently eliciting the remark, " Why, what a stiff trade Brownell is driving !" and also filling up here and there throughout the store a pigeon hole with

various kinds of goods, as if they had been actually sold, with a view to induce purchasers to lay by goods, the salesman pointing to these "Peter Funk" holes in exultation, exclaiming, "You see how we are knocking them off!" We say these things shocked Herbert's moral sensibility, and outraged his strict religious character and pious feeling, as well they might; his principles, however, were too firmly fixed (thanks to a father's and mother's care) to be shaken; so far from it, his experience as a clerk, in the house in which he was unfortunately placed, had created in him a nausea and sickening in regard to the tricks of trade in practice around him, while the little vexations to which he was constantly subjected, bearing them as he did with what patience he might, served to discipline his mind and fit and prepare him for more serious troubles, and those of greater magnitude. During his clerkship, our hero had given all the attention in his power to the various studies connected with a thorough knowledge of his profession, such as Book-keeping, Commercial Law, Currency, Banking, &c., at the same time not neglecting his reading in general literature, but had applied himself with all diligence to improve his mind and increase his knowledge. He had also been led, by the Spirit of God operating upon an already well instructed mind, to think seriously of those things which

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make for man's everlasting peace; the Bible, his mother's much cherished gift, was his constant companion, and carefully perused, together with other religious works of pious authors. He felt himself to be a sinner, but trusted that he was a child of grace, and was at length brought out into a Christian profession of faith, connecting himself in full communion with an evangelical church. Pass we then over some three years and a half from the commencement of his service, and behold Herbert Tracy, in address and manners, as well as personal appearance, much improved; he is no longer an awkward, rustic boy, but a well-looking, gracefully-behaved young man, though his constitutional diffidence remains. Mr. Longfellow, after the blighting of his youthful love, and the crushing of his fondly cherished hopes, as related in the last chapter, having imbibed a morbid feeling in reference to the other sex, induced by the treatment he had received at the hands of Emily, led a life of comparative seclusion, shutting himself up after the business of the day, and striving in solitude, in the midst of his books and in study, to forget the painful past; nor did he venture to renew his addresses, notwithstanding having been plainly given to understand, and we believe with authority, that Emily, who had now recovered her accustomed cheerfulness and gayety, desired to welcome him in

their former intimacy. He seldom visited the family, and then merely in the character of an old friend. Not that Emily's pride and ambition had been killed by the mortification to which she had been subjected—not at all; it was subdued, but lived still; she still longed to be a real lady, according to her own false understanding of that title; and in all probability had another lord made his appearance, and the opportunity afforded, she would again have run the hazard of giving herself away, if the object of her aspirations seemed thus within her reach. But Emily could not forget Longfellow; she often, in secret, sighed deeply; perhaps she felt some remorseful compunctions; at any rate, involuntarily as it were, the fate of the merchant's clerk seemed somehow connected with her own; and she was troubled, and anxious to renew their intimacy, though never admitting even to herself that she was so, for in such allowance she struck a blow at her pride, which was ever whispering to her that she was destined to look higher than that merchant's clerk; and this pride she continued to nourish and cherish. Having thus (hurriedly passing over the intervening years) brought our hero to the last year of his clerkship, the object of our narrative cannot perhaps be better carried out than by inserting here a letter written about this time to his father—it speaks for itself.

“MY DEAR FATHER,—I received your letter, in which you desire me to inform you as to my present views, in reference to the morality and tendencies of the mercantile profession; and in compliance with your wish, I begin by premising, that I think a clerk, being as it were only a looker on, and not so immediately and directly interested as the principal, is better able, if observant, to form a sober, unbiassed, and correct judgment in regard to this matter than is the busy and excited merchant himself; it may be that I am wrong, but such is my impression; this by the way, however. I have, then, my dear father, not failed to notice the too general dereliction of moral principle between man and man in business transactions. I know there are noble exceptions, but it is too general; and strange as it seems to me, it is nevertheless true, that this departure from strict integrity (involving, as you have ever taught me, and as I fully believe, all those elevating and ennobling sentiments which make the true man) is attempted to be justified (and by common consent, as it were, admitted to be good reasoning) on the ground of expediency, and, in fact, in the nature of the case, as unavoidable. It is said you cannot do business with any chance of success unless you equivocate a little occasionally; and you cannot get along without a little deception, and a little hypocrisy,

and a little elasticity of conscience ; and you must be, to a certain extent, selfish, unfeeling, penurious, and overreaching. These, I am aware, are harsh terms, but, without mincing matters, I think true as applied. I often think of the Scripture declaration, 'It is naught, it is naught, saith the buyer ; but when he is gone his way, then he boasteth.' Now, I am of course no believer in this doctrine of expediency and necessity—I will not admit it for a moment—but I confess, that there is to me in this matter, as I look around among the profession, a difficulty, and a stumbling-block—an anomaly in the conduct of reputed good men, which makes me sick at heart, and ardently to wish that I had been placed in any other profession, or to any trade or business, in which I might be successful, and at the same time with my hand upon my heart innocent. As it regards the tendencies of our profession, I think I have discovered that the employment of money-making, emphatically such as a business, engaged in day after day, week after week, and year after year, seems to engender, almost insensibly, a certain narrowness of feeling, which elevates in the poor man's mind the accumulation of money as the first great business and grand desideratum of life ; while every thing else, however exalted and lovely, noble and sacred, is made to appear in his eyes as almost contemptible. This, my dear father,

I am constrained to say, seems to me the legitimate drift of the mercantile profession ; and in my opinion, it needs much philosophical and Christian courage to enable one to stem vigorously this mighty, overpowering current, which I believe bears thousands down with it, leaving them high and dry on life's sterile shore, so far as usefulness, goodness, true greatness, and lofty manliness are worth any thing in the world. No profession is surely so subject to this peculiar difficulty as this. Money, though the moving power in all employments, perhaps, with scarcely an exception in this country, apart from the clerical office, yet seems in all others to be at least one remove farther from the soul, the mind, the feelings and affections, than it does in our profession. The merchant has the constant ding-dong of money, money, money, in his ears ; the bank notices in his rack containing the important words, ' Your note is payable so and so,' are as so many foul spirits haunting his imagination in his waking and sleeping hours ; a certain amount of money must be raised by exactly a given period, or he is a ruined man ; and how many contingencies hang around the resources upon which he is compelled to depend—hence money, money, is the burden of his thoughts. And then the screwing and higgling in a bargain, and the anxiety and excitement as to how much can be made by this and by that, all

serve to bring him into immediate, daily and hourly contact with that, the love of which is the 'root of all evil.' Alas! the poor merchant—but I must conclude.

“Believe me ever,

“Your dutiful and affectionate son,

“HERBERT.”

CHAPTER VIII.

It was a fine evening in summer, towards the close of our hero's term of clerkship; the sun had lately set, and the western horizon was lighted up in a gorgeous and inimitable coloring, making one of nature's glorious pictures, alike calculated to fill the soul with love, and the mind with exalted sentiments of that Divine Being, who "stretchest out the heavens as a curtain." The dusk was at hand, and Herbert, having taken his tea, was on his way to the Mercantile Library, with a book under his arm, the reading-room of that association always affording him a pleasant and desirable retreat, after the business of the day; he was in thoughtful mood, the business scenes through which he had passed during his four years' term of service in the house of Brownell, did not, in retrospection, now that they were about to close, afford very cheerful or happy recollections, as may be judged from the tenor of the letter addressed to his father,

which we have recorded ; nor did his present business prospects, as they looked to the future, appear very encouraging or flattering, particularly to one of his natural temperament, and elevated sentiments ; he despised gain at the sacrifice of principle, and his very soul loathed at all that sordidness, and little meanness in trade, which he saw so much in practice around him ; but, could he do business on Christian principles ? He asked himself this question, and thoughts of this character were passing through his mind, as he slowly traced his way onward through the streets, the twilight gathering around him. He had just turned a corner, when, in the distance, he discovered approaching a female, with unusually hasty steps, and apparently unattended ; as she came nearer he discovered in her hurried and confused manner, that she was laboring under some excitement ; her shawl was nearly fallen off from her shoulders, her hat had the appearance of having been rudely handled, and her hair was hanging loosely down on one side of her face ; as she passed, she cast an imploring but timid look at Herbert, which seemed to say, I have need of your protection ; which he so interpreting, felt his sympathy at once excited in her behalf, and was casting in his mind in what she might require aid, and how he could best render it, when he discovered through the fast ap-

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proaching darkness, a young man following but a short distance behind ; he apparently belonged to that class of bipeds known by the term "dandy," and carried a small white-top cane. Our hero felt himself riveted, for the moment, to the spot on which he stood, while he followed the two with his eyes, as they quickly went forward, but they had not proceeded far, when he saw this fine young gentleman seize the lady roughly by her shoulders, and heard her utter a scream of terror : filled with indignation, Herbert flew towards them—"What do you mean, sir, insulting this lady?" said he much excited: "your hands off quickly, puppy, and let her alone." "What is that you say?" replied the dandy, stretching himself up to his greatest height, and looking daggers at the intruder; "you ninny you, as you are, if you give me any more impudence, and interfere any further in my affairs, I shall take the liberty of inflicting a little personal chastisement upon you, so be off and leave the care of this female to me;" saying which he again attempted to take hold of his victim, who had now fairly shielded herself behind her protector. "If you are wise sir," said Herbert with more calmness, but with decision, "you will let this lady alone; you shall not touch her." "Block-head," continued the dandy, now highly enraged, "do you know what you are about? Stand out of

my way—I shall not be bullied—out of my way I say,” at the same time making a rush, and bringing down his cane heavily upon the shoulders of our hero. Herbert stopped not now to consider the consequences, but with a well-directed blow, laid his antagonist full length in the gutter: this done he hastened away from the collecting crowd with his fair prize, who was glad so to make her escape, and whose large black eyes spoke volumes of gratitude before she parted from her deliverer, a full price he thought for all his trouble, if trouble that might be called, which proposed the rescue of a lovely female from the hands of impudence and insult.

It was found that the residence of the lady thus accidentally thrown in Herbert’s way, was in Chambers-street; by the time they had reached which, and just entered, a night-watchman had arrested him, who, together with his late opponent, now besmeared with mud, he conveyed to the police office. Fanny Fowler, for such proved to be the name of the rescued one, lost no time in explaining to her father, the Rev. Dr. Fowler, an eminent and pious minister of the Reformed Dutch Church, that having become belated in her calls on that day among the poor in the upper part of the city, she had been followed down Broadway by the well-dressed libertine we have mentioned, who


offered repeated insult and abuse, until she found a friend in the youth who had accompanied her to the door, and who was now taken before the magistrate on a charge of street scuffling, to which he had been compelled in her behalf, and in her defence. Upon hearing this account, and finding his daughter safe, the Dr. took his hat and cane and repaired to the police office, when, upon his explaining the matter as it had occurred, and its origin, Herbert was immediately discharged, and the dandy committed for a further examination on the morrow.

Herbert now returned with the Dr., who insisted on taking him to his house that he might introduce him to Mrs. Fowler, declaring that they felt grateful for the service he had rendered their daughter. Dr. Fowler was an excellent man, cheerful, free in his manners, and approachable to all, the poor as well as the rich; he preached to the understanding as well as the feelings, and his congregation, one of the largest in the city, were, as a body, much attached to him, both in his private character as a man, and as a Christian minister, and he was especially beloved by the youth of his charge; he was the dear friend and ready adviser of many a young man among his people. Mrs. Fowler was a consort worthy such a husband, pious, intelligent, and agreeable; sincerely devoted to the cause in which her husband was engaged, she spared no

efforts in the use of all laudable means to promote its interests, while many poor and needy rose up to call her blessed. Their only daughter, having given herself to her Saviour in her childhood's days, sought also, in imitation of Him when on earth, to do good; and it was on an errand of mercy to the daughters of affliction and want, prolonged in its (to her) delightful employment to too late an hour, in which she had been engaged when the circumstance occurred which gives occasion to her introduction to the reader. Dr. Fowler had two sons, young men grown, both of whom were engaged in China, in the trade of that country.

Herbert, on his return to his uncle's, could not but relate all that had befallen him during the evening, and to the great amusement of his friends; the fighting part of the adventure mightily pleased Mr. Allen, while Emily thought the whole affair delightfully romantic, and her mother suggested that it would make a good chapter for a novel. As to Herbert himself, this little chance fell out as it seemed on the face of it, but without doubt, directed in God's all-wise providence, had an important bearing, as will be seen, upon his future condition and history. Those black eyes, whose piercing brightness he had encountered by the light of the lamp in the hall of Fanny's home, had made a sudden and unaccountable impression upon his

heart ; some how or other, he could not tell how, their owner was ever before him, in all her modest loveliness, for Miss Fowler was in truth a sweet girl. Such being the state of the case, justified by politeness, but prompted rather by another motive, he called on the morrow to ascertain the state of her health, and if recovered from her recent fright. From that hour an intimacy sprang up on the part of Herbert (notwithstanding his diffidence, which was ever to him a drawback) with the Fowler family, which the lapse of years served only to increase and strengthen ; and he soon found in the worthy Doctor a most invaluable friend. He began, too, to desire, as he had never desired before, to settle himself down in some honorable business or avocation, by which he might obtain a comfortable livelihood ; whether his newly found acquaintance Fanny had any thing to do with the originating such particular desire in his mind just at this time or not, we leave the reader to determine ; at any rate, this subject occupied a considerable share of his thoughts. And then came again the vexed question, but important inquiry, could he successfully do business as a merchant on Christian principles ? could he do it ? or should he now abandon the profession ? The time had come when he must assume the responsibilities of life, and take his station in some department as a member of society ;



to follow the leadings of Providence in this matter was what he wished, and hoped to be able to do, and that he might be divinely directed he most ardently prayed. We must not forget to mention, before passing on, that in course of time, through Herbert, Emily and her mother became acquainted and on visiting terms with Mrs. Fowler and Fanny; there was not much congeniality of feeling, however, between them; the incongruous qualities of worldly-mindedness, gayety, and fashion, characteristic of the one family, with piety, plainness, and perfect simplicity which distinguished the other, could hardly be expected well to mix; still a passing visiting acquaintance was kept up, and if Emily and Fanny chanced to be seen in the street together, though both beautiful, the difference in their dress, and appearance altogether, indicated correctly how very opposite their characters.

CHAPTER IX.

"I WISH, Tracy," said Longfellow, one evening, as they were about leaving the store, "if you are at leisure to-night, that you would call upon me at my lodgings; I have something of importance to say to you."


"I shall be at leisure, and will be happy to call," replied Herbert, as he parted from the book-keeper, and bent his way towards his home, wondering what Longfellow had to say.

"Well, Mr. Sobersides," cried Emily, affecting a gayety and cheerfulness which she did not feel, meeting Herbert in the hall on his arrival home, "a penny for your thoughts; pray what may be the subject of your meditations, if I may make so bold?" "I scarcely know, cousin," answered Tracy; "I suppose I may say, matters and things in general, but hardly dare add, as perhaps I should, yourself in particular." "You had best not add that, for it would be a fib if you did," said Miss Allen; "I know well what lady you were

thinking of ; there is no such thing as keeping you away from Chambers-street lately—quite a knight, truly ; but you are looking so demurely this evening, that I am thinking you have been already popping the question, and gotten the mitten.” “O, Emily !” called Mrs. Allen, from the far end of the room, “do let Herbert drink his tea ; (he had by this time become seated at the table, which had been left standing for him, he having been somewhat later than usual ;) you are always teasing him, and indeed everybody else ; we will have to call you Miss Teazer.” “Well, that is not so bad, Mamma, it sounds quite noble and ladylike, I declare ; let me see, I have read somewhere about a Lady Emily Teazer.” “Exactly the thing,” said Herbert, dryly. Emily now colored, and was a little embarrassed, to prevent observation of which, she seemed suddenly struck with the remarkable beauty of a print contained in an annual which she held in her hand, and remarked upon it with a good deal of admiration and energy. The merits of the picture sufficiently descanted upon, Emily became silent and thoughtful, while Herbert proceeded in the tea-drinking. “Are you very busy now at the store, Cousin Herbert ?” at length asked Emily, resuming the conversation, and carrying out seemingly the train of thought which the previous conversation had suggested. “Not very much so,”

replied Herbert. "I should think," continued his cousin, "that you would like, occasionally, to invite a friend home with you; why do you not sometimes bring Mr. Longfellow to tea?" "O!" said Herbert, "Longfellow goes nowhere but to his room; he spends his evenings in reading and study; he says he has given up visiting, for 'man pleases him not, nor woman either;' but I have to call upon him to-night, and must be off, so farewell for a while, coz," saying which, he took up his hat and went out. At this remark of Herbert's, as to the retiring habits of Mr. Longfellow, indicative of a misanthropic spirit, which she had been instrumental perhaps in engendering, Emily felt the blood recede from her heart, and, with a deep sigh, relapsed into thoughtfulness, and the entrance shortly after of several young gentlemen could scarcely arouse her.

Herbert now repaired to the boarding-house of Mr. Longfellow, and having been shown to his room, was at once admitted by his friend, who immediately entered upon the object which had induced him to ask a private interview. "I wish," said he, "to have a little confidential talk with you, in regard to a business project which has occurred to me. I do not know that you have discovered any thing which looks that way, but I am satisfied that Mr. Brownell intends, on the 1st of January



next, to take Burdett into copartnership ; and have decidedly made up my mind to leave at an rate ; I never will remain under Burdett ; I never liked his principles or his manners, and it will be particularly disagreeable under such altered circumstances. Now I have thought, as your time is just out, if you feel a disposition to enter into business that perhaps you and I might make an arrangement to start a concern in a small way together and do a snug business upon old fashioned and correct moral principles. I am heartily sick of the way in which our house does business ; a man must have no conscience or moral feeling, and divest himself of all self-respect to get along with it. What think you of this ?" Herbert never dreamed of such a proposal coming from Longfellow as the now made by him ; the proposition therefore came upon him somewhat suddenly ; nevertheless, in hurriedly revolving the subject in his mind, before replying, he paused as it were at the moral question, (not as to whether they could at all do business together, of this he had no doubt,) as to whether it was possible to do business successfully, on *Christian principles* ; he therefore said, " You and I, Longfellow, are of one mind, in reference to the character of the mode of doing business in our concern ; I too have long been sick of it ; but I must confess that I have my doubts and misgivings a

to the possibility of doing business now, with any chance of success, upon the open, candid, above-board, and honest principles which I believe used to characterize the merchant of former days, and which I think is the only way in which a Christian can do it; in fact, unless satisfied of this, I would rather look for some other way of getting a living." "Very true," said Longfellow, "and so would I; but I believe it is possible to be a successful *Christian* merchant even in these days; it will require, certainly, a good deal of moral courage, and faith, manly perseverance, indomitable energy, and untiring industry, together with constant looking for strength from on high, and all these, Tracy, I believe you and I can bring to bear. But to my plan. I have a brother-in-law in New-Jersey, who is able, and who has proposed to render me some assistance in addition to what I can myself command. (Longfellow had a little property of his own, and had besides saved something from his salary every year.) Now, if you can get a little help too, we may together raise a respectable capital, which will give us a moderate credit; this, taking into consideration the good acquaintance which we have among merchants, will certainly hold out a fair prospect of success; and if we need a little bank facility, I have no doubt we can obtain it. "What say ye?"

"If I entered into business at all, Longfellow," answered his companion, thoughtfully, "I should much like to be connected with you; and I believe that my uncle would lend me something; as for myself, my character is all the capital I possess, even as my father told me when I left home; but what I have mentioned causes me to hesitate in regard to the profession."

Longfellow argued the matter with Tracy—they were agreed as to the moral dangers and temptations to which they would be exposed, and the moral difficulties with which they would certainly have to contend; they were agreed also as to the anti-religious principles involved in the generally received maxims of business, but they differed in this—Longfellow believed that he could act out the honest and devoted Christian in business life, and setting his face, as a flint, against the immoralities around him, with the blessing of God make money: Herbert was not so confident of this—he was fearful and doubtful; he saw much to trouble, perplex, and embarrass him; but, perhaps he took wrong views, perhaps Longfellow was right, and perhaps it were manly and noble to take a bold stand, and plant himself down firmly on the side of virtue, giving the lie to all trickery and fraud, and trust to God for success to attend industrious and virtuous efforts. Such considerations as these served to awa-

ken his generous ambition, and when the friends separated, it was with the understanding that the necessary inquiries and arrangements should be made, and Herbert have the opportunity of consultation with his father, and also with his friend and pastor, Dr. Fowler, (he had connected himself with his church,) in regard to his peculiar difficulties and conscientious scruples. Let none smile at Herbert, or utter a sneer; well would it be if all Christian pastors were, as Dr. Fowler, the interested friend and competent adviser of the young men of their congregations, and happy would it be, if Christian young men were, like Herbert, on such a footing of freedom with their pastors that, in the important changes of life, they could seek their wise and fatherly counsels.

CHAPTER X.

READER, hast any objections to accompany us in a visit to the Tracy homestead? The old man, though by profession a merchant and brought up in the city, yet having a natural taste and fondness for agricultural pursuits, added to now many years' experience and study, is enabled to show as well cultivated fields and as tastefully arranged shrubbery and flowers adorning his house, which is in excellent order, and grounds adjacent, and as forward and beautifully laid out garden as any of his neighbors. Indeed, he takes much pride in these things, and it is by no means unusual to see in the journals of the day paragraphs of acknowledgment to "Robert Tracy of Tarrytown," in connection with the receipt of some uncommon large fruit, or very early vegetable, the product of his grounds. In a word, Mr. Tracy's place is well calculated to attract the attention of the traveller in passing, and call forth his warmest admiration; and if a citizen, not unlikely to be the very "beau ideal" of his

fancy, in all his dreams of retirement from confusion, bustle, and noise, to a spot of peace and quietness, from piles of brick, stone, and mortar, to all the beauties of nature. A row of stately poplars, rearing their tall heads to the clouds, stand directly in front of the door; and here and there, the weeping willow bends gracefully to the breeze, while the air around is redolent of Flora's rich profusions.—The house is surrounded with a piazza, commanding a fine and extensive prospect, only intercepted at intervals by the outspreading branches. Mrs. Tracy and Catharine were here seated, in the cool of the afternoon of a warm summer's day, with their work in hand, enjoying the beautiful scene, and inhaling the sweet and revivifying atmosphere. The sun was far on his journey, and just about to take his departure behind the western hills, painting their tops with his golden rays. The birds were filling the air with their notes of melody, and in their way rendering most delightful praise to the author of all life and happiness, while the lowing of cows was heard in the lane; and as they came with stateliness along, chewing their cud, the shrill voice of the boy Tommy, sauntering slowly behind them, might have been heard in familiar tete-a-tete with Bloomer, Herbert's favorite, the reader will remember, having already been introduced to his canineship.

"I think father is late returning this afternoon," said Catharine, looking up from her work, and far away down the long straight road which led to the house. "I am anxious to know if we have letters from New-York." "I hope to hear from your brother," said her mother, "but we must have patience; you know it is five good long miles from the landing, and the roads just now are very bad in consequence of which your father will drive more slowly than usual." "So I suppose," said Catharine; "but, mother," she continued, "I was thinking this afternoon, how much I would like to see Fanny Fowler, would not you? If all Herbert says about her can be relied upon, she must be very beautiful, not only in person, but even more so in character." "I should like to see her," replied her mother, "but why do you express doubt, as to whether what he says concerning her can be relied upon?" "Because, mother, I think, judging from the tenor of his letters, that he must have fallen in love and a lover's judgment and a lover's eyes are very different from other people's." "True," said the mother smiling, "we shall certainly have to make all proper allowance in such cases required, and wait until we can get the judgment of some other persons, or our own, but I am happy he has found so good a friend in the Dr.; of this I presume there can be no mistake." "Well, I don't know," replied Catharine, and

little doubtingly, "he may possibly see him also through his lover's eyes ; but listen, mother, do I not hear the rumbling of a wagon ?" "Yes, my dear, I hear it distinctly." They were not mistaken, a wagon evidently approached, and soon Mr. Tracy drove up to the door. "This is from cousin Emily," exclaimed Catharine, as she received a letter from the hand of her father, and looking at the superscription, "and that is from our son," said Mr. Tracy, handing another letter with the seal broken to Mrs. Tracy. The evening repast, which had been delayed until the old man's return, having been finished, and the city epistles perused, and reperused, Mr. Tracy lighted a cigar, a luxury in which he occasionally indulged, and walking out upon the piazza, sat down amid the cool breezes of evening, where he was soon joined by his wife and daughter. They remained silent, in contemplative mood, the old gentleman puffing away, while ever and anon, the smoke curled from his lips in true amateur style. At length, over the banister went the end, and all that remained of the twisted weed. Mr. Tracy changed his position on the chair, and resumed conversation. "Well wife," said he, "the letters we have just been reading, contain matter to be talked about and thought of. Mr. Longfellow, it seems, has made proposal to Herbert to commence business ; but he hesitates on the ground, that the marts of

business are so filled up now with mere adventurers as it were, who in the great competition of trade resort to all kinds of mean, unmanly, immoral and wicked means, adopting the maxims "neck or nothing," "make or break," that honorable, high-minded, honest merchants stand very little chance of success; he fears that business cannot be done in these days on strictly Christian principles with success. He is disgusted with the way of conducting business in the house in which he has been brought up, (and in which I regret that he ever was placed,) and in all this he wants my advice. "And to what course will you advise him?" said Mrs. Tracy. "I pray God that he may be kept from all evil, and that he will not make haste to get rich." "My impression is," continued Mr. Tracy, "that Herbert is rather unwarrantably prejudiced against mercantile life, growing out of the dishonorable practices to which he has been compelled to be a witness at Brownell's, and although I have no doubt that what he says is true, to a very great extent, yet I trust that he cannot be correct in supposing, that it is *impossible* for Christian merchants successfully to prosecute business, and yet maintain their Christian integrity, and uphold their Christian character. I cannot but believe, that if he conducts business, even strictly to the letter of Christian consistency, (and he most certainly I hope would conduct it in no

other way,) though trials and difficulties may await him, yet in the long run virtue would have its reward, in a competency, if not wealth.

"Would you advise him to borrow money of Brother?" asked Mrs. Tracy. "If Mr. Allen would let him have money at the risk of the business, to be employed as capital, strictly his own, and to be for the benefit of his business creditors in case he did not succeed, and be satisfied to wait if necessary, for principle and interest, until Herbert might be able to return it from other resources, I would, not otherwise," replied Mr. Tracy; "for it would be practising deception upon business creditors to lead them to suppose that he had capital, if it were not at the risk of the business. Mr. Longfellow, I believe, possesses some means of his own." "Why, mother," interposed Catharine, "is the Mr. Longfellow of whom father speaks, the gentleman who two or three years ago was so attentive to cousin Emily, and who every body said she was going to marry, but who she suddenly sent off, for that villainous lord who played her such a trick?" "The same, my dear," responded Mrs. Tracy; "Emily, I am sorry to say it of her, treated that young man very shabbily, and indeed very wickedly, for she encouraged his addresses for a long time, a thing which she ought not to have done, if she had no intention of marrying him. Your cousin has much

beauty, but this will not compensate for the lack of a proper formation of character, or a wise regulation of the affections; and especially is this true in a religious connection. Keep thy heart with all diligence, for out of it are the issues of life, and out of the abundance of the heart the mouth speaketh, are the words of sacred writ,—and rely upon it, that though the worthy of the other sex may for a moment be attracted with the show of beauty, it is only for a moment, and they turn to the pious, the intelligent, and the amiable, as possessing qualities endurable, and alone to be appreciated. Herbert

• says that Mr. Longfellow's wounded feelings are scarcely yet healed." "And what think you, daughter," said the old gentleman, changing the subject of conversation, "of your cousin's pressing invitation to spend the next winter in town, contained in the letter you have just received?" "I dare not think about it at all, father," replied Catharine, looking at her mother, and smiling, "I leave that to mother." "I would not, my dear," said Mrs. Tracy, seriously, "willingly withhold any innocent pleasure from you, but to be left in loneliness of both our children, would be indeed to me a hard struggle;" and the eyes of the good mother began to fill with tears as she thought of the possibility of such a thing; upon seeing which, the affectionate daughter threw her arms around

the neck of her mother, and declared that "she would not go if she did not want her to." "Well, well," said Mr. Tracy, "we must consider this matter; to be sure going to New-York on a visit for a few months is in itself no great affair,—but we should certainly very much miss you, child; however, there is plenty of time to reflect upon it—but who have we here, coming in at the gate?" All eyes were turned in that direction, as an old man slowly walked down the path towards the house: as he came nearer, the old shoemaker of the neighborhood was recognized. "Why, Uncle Billy," said Mr. Tracy, "is that you?" "To be sure it is, squire," was the reply, "and I hope you are all well this pretty night, and the women there," taking off his hat, and bowing most profoundly. "Well, yes, Uncle, we are all well; and how goes it with you? I have not seen you for this many a day."

"O, it goes mostly always alike with me and the old woman, squire; and it is natural too, seeing as how we don't have much to do with the world out doors, but sartenly I have had my ups and downs in my day, and if I have got a little agin a rainy day, at last, I have worked hard for it, and no poor body can say that Billy Divine ever gouged him out of a penny, and it makes me feel comfortable, squire, just below my throat here, when I re-

flect on it;" and the old shoemaker's complacent expression of countenance, and emphatical laying of his hand upon his heart, manifested the satisfaction he felt in conscious rectitude.

"I believe you are an honest man, Uncle Billy," returned Mr. Tracy; "but sit down, and give me your hat." "I don't care if I do for a few minutes, squire, it is a good long pull here for my old bones now I tell you; twenty years ago I would not ask odds of any man in walking, but I and you are getting pretty well on 'tother track now, eh, squire?" "Yes, uncle," said Mr. Tracy, "we are getting old, and we have reason to be thankful to God for all his goodness; we are apt to forget that all we receive in this world is bestowed by our bountiful Father in Heaven." "Just so, squire, as I told my old woman, we mustn't be thinking too much of our money, but be thankful to the Lord, you know."

"Certainly," continued Mr. Tracy; "if you fasten your affections too much upon the treasures of earth, God may deprive you of them, in order that you may seek those things which are heavenly and divine." "That is just the way on it, squire, as I told my old woman; and to come to the pint right off, it was to have a little talk with you which made me hobble these two miles over here to-night;" and the old man of the awl drew his chair closer to Mr. Tracy's with an air of friendship and confidence.

"I shall be happy to listen to what you have to say," said Mr. Tracy, giving all attention.

"Well now, squire," proceeded the shoemaker, "do you see, I have an exalted opinion like about master Herbert, but, *law me*, I forgot to ask when you got the lest latter." "I have just returned this evening from the post-office with a letter from my son," said Mr. Tracy. "Now *do tell*, squire, and how is he ; and how is the commerce, does he say, below there now in York." "Herbert enjoys good health," replied Mr. Tracy, "and thinks a little about commencing business for himself, though trade, at present, is dull." "O my ! squire ;—howsomever, the sun, you know, don't always shine alike ; it will be better by and by, and that boy, I know, will get along, he was always so old mannish like. I used," continued the old man, laughing heartily, "to watch him as I sat by my window there, as the boys all come out of school, noon-spells ; after eating his dinner, he would always walk right strait to the fence, by the road, and lay himself down on his stomach, on the grass, with a big volume in his hands, and wouldn't care to play with the other boys at all ; but, squire," he went on to say, resuming his seriousness, and hitching his chair still closer to Mr. Tracy, "do you see I have got some money stowed away in my house : now it aint no use, as I telled my old woman, to be so

miserly like, and I knowed that master Herbert had learned, by this time, what is best to be done with it, so thinks I, and I told the old woman so, I guess we had best let him take care of it for us, and give us you know the nat'ral value of it like ; I am getting a little uneasy," he hitched a little closer, "the robbers, you know, the blackguards, might get wind of it."

"I would advise you, by all means," returned Mr. Tracy, "to have your money securely invested ; it is neither safe or proper to keep it in your house bagged up, and, besides, you are a loser, for it produces you nothing when it might be employed for the benefit of others as well as yourself. I will write my son upon the subject."


The next day farmer Tracy addressed a long letter to his son Herbert, not forgetting Uncle Billy's business ; he advised his son, in accordance with the views expressed in the conversation had with his wife, in reference to his entering into business, the proposal of Mr. Longfellow, and the terms and conditions on which he should consent to receive money from his Uncle ; and he embraced the opportunity to refer to his early inculcation of those strict moral principles, leading to unbending integrity in all the transactions of life, which must ever characterize the good man, while he urged upon him, if he now embarked in trade upon his own

account, strictly to practise those principles, even as they are founded upon God's word; and rather than for a moment sacrifice principle, suffer any seeming disadvantage or loss; and he encouraged him to hope and believe, that in such a course of conduct, he might, with the best reason, anticipate success, notwithstanding the rampancy of dishonesty and immorality in trade.

In regard to Emily's invitation to her cousin Catharine, to spend the following winter in New-York, it occupied a large share of the latter's thoughts, for she had long much wished to make this visit; but when she reflected that her mother would find it so hard to part with her, and would be so lonely in her absence, she did not hesitate, but immediately dismissed the subject as a forbidden topic from her mind; not so, however, her mother, who revolved it in her thoughts, and had mentally resolved, for her daughter's sake, if she could possibly manage it, to allow Catharine to make this visit, thinking that it would perhaps improve her to mix a little in city society, and at the same time afford her opportunity of contrasting the hollow amusements and pleasures of the metropolis, with the sensible and soul-stirring delights of rural life; for this she thought it her duty to submit to some sacrifice; and, while nothing was said of it to Catharine, it was discussed and talked over, by the parents, when she was absent.

CHAPTER XI.

IN the mean time Herbert had made known to his uncle the proposition of Mr. Longfellow, and obtained his promised aid ; and, subsequently, on the conditions suggested by his father, viz. that the sum loaned him should be at the risk of the business in which it was employed. "O yes," said Mr. Allen, "I will give you the money, but I tell you what, boy, you have not played your card right, or Mr. Brownell would have taken you into his firm also, as well as Burdett ; Jupiter, you ought to have been as smart, and as shrewd, as he ; but I tell you, you will never succeed with those old womanish ideas and notions of yours ; and Longfellow, I am afraid, is not much better than you—depend upon it, this over-nicety and squeamishness don't go down in these days ; Jupiter, boy, you must be as keen and as sharp as a razor, and find out the blind side of those you deal with, and make the most of your wits ; drive continually at it, and think of nothing at all else but how you can make money, how you



can get the upper hand in a bargain, for if you don't get it, he you deal with will, that you may be sure of; grab all you can, and hold on to all you get, and remember that your concern is not to be a charitable institution; don't yield to the cant of old parsons, deacons, and psalm-singers, who are generally as poor as the mice in their meeting-houses, and could not make a dollar to save themselves; if you do you will go to smash—but, Jupiter, I'll give you the money and let you try, and we will see what kind of stuff you chaps are made of—you will find that it is one thing to preach sermons and sing psalms, but a mighty different thing to make money."

"But, uncle," expostulated Herbert, without noticing his disrespectful and ungenerous remarks in regard to good and pious men, "you surely would have us be honest, would you not?"

"Honest!" exclaimed the uncle, "Jupiter, it is hard to find out what that means; I would have you make the world *believe* that you are an out-and-out Methodist, or a long-faced Presbyterian, if you choose, but in business transactions all you have to do, is to manage and keep on the right side of the law, that is all you want; and if you have not got gumption enough yet for that, why! Jupiter, you are not good for much."

"I am sorry that I cannot agree with you,

uncle," returned the nephew. "Our desire is to deal fairly and honestly with all, not, of course, allowing any one, if we can help it, to deceive or overreach us, and we trust to be above practising the arts of deception ourselves. I would rather not enter into business at all, and I know Mr. Longfellow is of the same sentiment, than to do it on any other than fair, honorable, and strictly correct moral principles. We hope this can be done, and we will trust to Heaven for a blessing upon our industrious efforts."

"I suppose, nephew, that the Rev. Dr. Fowler is to be chaplain of your concern," said Mr. Allen, with a satirical leer upon his countenance; "and you will, by all means, after opening your store, commence the business of the day with a bit of an exhortation from the Dominie, it will do you good, you know."

Herbert's sensitive spirit now quailed under the keenness of satire, and disingenuous ridicule, though sensible of the truth and justice of his position; which, his uncle observing, caused him to endeavor to undo the effect of his remark. He therefore added: "Come, don't be a woman; I know you are not so big a fool, after all, as you would make yourself out to be; take my advice, and you will go ahead, but, Jupiter, if you go to work with your noddle running over with religion, you'll break—

that's all," and he slapped his hand down upon the table, by way of giving a seal to his opinion, and left the room in which they had been conversing.

As may be supposed, the effect of this almost prophetic language, from one experienced in business, was any thing but cheerful and happy upon the mind of our hero; and, when the peculiarity of his natural temperament is considered, none will be surprised to learn that it cost him many uneasy and painful hours; it seemed to him, at that moment, as if the alternative was placed before him, either to give up his business profession, or abandon his religion; the one seemed practically incompatible with the other, and in the desperation of his feelings, he cast his mind over the city, with a view to discover, if possible, one prosperous merchant, who he believed to be a sincerely honest and consistent Christian, and, in doing so, was rather surprised, and a good deal cheered, to find not one only, but many, who he could not doubt were such; still he was thoughtful and gloomy—his father had endeavored to encourage him; his friend and pastor had sought to strengthen his confidence in the moral power and force of virtuous principles, and his faith in the particular providence of God, which should lead to trust in him as to results, in pursuing a course of honest virtue; yet Herbert could not entirely dissipate from his mind, certain doubtful, dis-

trustful forebodings, which would cling to him, despite his efforts.

In such a state of mind, our hero met Mr. Longfellow; but without entering into the details and preliminaries of their arrangement, suffice it to say that the result of their interviews, conversations, inquiries, reasonings, and arguments, was, that they hired a store, which happened just then to be to let, within some half dozen doors of the warehouse of their former employer, received their capital, put up their sign (a modest board), and thus the house of Longfellow and Tracy commenced their career, under favorable auspices, and with fair prospects.

There is, upon the highway of human life, here and there a landmark, as it were, and a fresh starting-place for the onward journeyer. Our hero may be supposed to have now fairly arrived at one of these. He takes his stand in the community and among the profession as a merchant, and assumes the obligations and responsibilities connected with such stand, which are not of small magnitude. And it must not be supposed that Herbert Tracy was insensible to the feelings so naturally engendered in the breast of a young man on such an occasion. He had within him a pride of distinction, a desire to excel, and to reach the topmost step in the ladder of commercial fame; a laudable ambition which stopped at no

ordinary obstacle ; but he possessed a conservative principle, so to speak, regulating and softening this spirit ; we mean the principle of religion, which, were it the governing motive at all times actuating business men, how different would business be conducted ! And what we remark of Herbert was equally true of his partner—they had set out together in a trial of virtue, to do business on Christian principles.

Fanny Fowler, a few evenings after Longfellow and Tracy had put up their sign, obtained permission of her mother to give a small sociable tea-party, at which innocent mirth prevailed, to the enjoyment of all ; but whether in honor of the new firm, Fanny would not acknowledge, though it was strongly suspected to have been so intended.

As for Emily, she declared that she meant to have her dresses cheap enough henceforth, and the young merchants might expect an occasional call from her ladyship ; but remember, there must be no profit put on. "Why," said her mother, "if they get no profit, how can they succeed and pay their expenses?" "O pshaw !" replied the daughter, "let them put it on to somebody else. Dear me, how can I afford it, mother, with my small monthly allowance of only fifty dollars ? You know how I have been put to it heretofore." "Jupiter !" said Mr. Allen ; "if they know what they are about,

they will make you believe that they get no pi and put a good stiff one on notwithstanding. study your own interest, while you make your tomers believe that you are only studying th is a good commercial maxim." "Well, I g they won't fix me so," cried Emily : "they will me too cute for them ; I know very well that men are all great cheats ; but I will let them out that I can be even with them." Mr. Allen laughed outright, and, snapping his fingers, re ted in no measured terms that so fine spirited a had not been a boy ; she would have made a rate merchant, worth at least a dozen draw moralists.

CHAPTER XII.

THE sky was bright and clear, the sun just risen above the horizon, and the busy hum of the city scarcely yet begun on the new day thus smilingly ushered in, when a young man was seen walking to and fro on the dock, at the foot of Robinson-street, waiting a little impatiently the arrival of a momentarily expected steamboat. "She is late this morning," said he mentally, "considerably behind her time, I should think. I trust no accident has happened to her; my sister would be very easily alarmed. Is the Frank in sight yet, sir?" inquired Herbert Tracy, now addressing a man who had just come from the end of the wharf. "There is a boat in sight, sir, supposed to be her," was the civil reply. On receiving this information, Herbert proceeded to the water's edge, and stood with his hands upon his back watching the boat as she gradually neared the slip; and on her arrival sprang, simultaneously with hackmen and boys, each in all honesty and industry seeking a job, on board, and soon folded

his sister Catharine in a tender embrace in his arms. After the first salutation was over, as Emily met Catharine at Mr. Allen's door, she exclaimed: "Why, Cate, how well you are looking; Tarrytown air seems to agree with you to a charm. I think we shall have to import some of it into this great city." Catharine would gladly have returned the compliment; but, in truth, if she were looking well, Emily was looking exactly the reverse; and this had struck Catharine immediately, as she beheld her. Her mind was ill at ease: a secret, very greatly affecting her happiness, was corroding at her heart; and while her friends were entirely ignorant of the cause, it was sufficiently evident to them that her bloom had somewhat faded; still, she laughed and danced, and was the life of the ball-room or social party; and though a close observer might easily have discovered that all this was constrained, and that she was acting a part, yet she herself believed it to be natural, and, poor girl, she really thought herself happy, when in the midst of scenes designed to drive dull care away; but Emily did not like to think. "You must allow me, Cate," said she laughingly, as they were seated at the tea-table, to introduce you to some of my beaux this evening, and we will see what you think of them." "O I dare say I shall like them very well," said Catharine; "I should be sorry to be otherwise than

pleased with your admirers, cousin." "Of course you could not well but be," continued Emily; "indeed the fact of being my admirers is *prima facie* evidence, as lawyers say, of their being sensible chaps; don't you think so, Cate?" "Why as to that," said Catharine, with some hesitancy, "perhaps it would be the most lawyer-like way for me to be non-committal, cousin; but I repeat, that I should be sorry not to like them. Your friends, the Fowlers, too," she continued, "you must by all means introduce me to them; I am extremely anxious to see Miss Fowler, of whom I have heard so much," casting an arch glance at Herbert, who had just then entered the room. "Certainly I will do that," said Emily; you may, perhaps, like Fanny, but she is too sanctimonious and good for me. Herbert thinks her perfection; he is, in fact, in love; did you know it?" "Well, not exactly," replied Catharine, but I have had my suspicions." Herbert, perhaps wisely, said nothing, as he took his seat at the tea-table. "I would not," continued Emily, "go creeping along as she does into all the dens of the city, looking for distress to relieve, as she says, for the world." Jupiter!" interposed Mr. Allen, "how hard some people do try to make fools of themselves. The Dominie should be advised by some of his friends to keep his daughter at home for prudence sake, if nothing else." "I cannot believe that any


body will ever be harmed," said Herbert, "while endeavoring to mitigate the sorrows and relieve the wants of their fellow-creatures ; and such service, to me, seems particularly appropriate to the tender nature of females, and presents to the world a beautiful moral picture."

"Oh Jupiter! you are a great goat, nephew, and never see as other people see, or think as other people think ; but must ever be setting up your opinion against the world, which exhibits your arrogance in no favorable light, I assure you, if you could only see that," said Mr. Allen, with some warmth. "I dare say," remarked Emily, laughing, "that the female thus employed in the present case, presents to your eyes, Herbert, a very lovely picture—in a different sense, too, besides moral." "Grant it," replied Herbert, "and I should like to see another of my female friends in the same situation ; even yourself, cousin Emily." "Me, indeed !" exclaimed Emily ; "you will never be gratified in that respect, then, let me tell you, young man ; I have more self-respect." "O cousin !" said Catharine, looking affectionately in Emily's face : "do you really think that it is in any way degrading to minister to the wants of the poor and sick ? Can it be ?"—"Perhaps not in Tarrytown, Cate ; but it is rather ridiculous in New-York for a young lady to become voluntarily, and on her own account, an almshouse commissioner," replied Emily.

"Well, Heaven help the poor," Catharine was about to say; but thinking it best perhaps to say nothing, she remained silent. On that evening she was introduced to some of Emily's friends, and to fashionable life in New-York; how well she was pleased, and how far her taste and feelings were gratified, will appear hereafter. During the day, on the evening of which the above related conversation was held, Longfellow and Tracy were seated together in their store, conversing upon some business matter, when they received a visit from Mr. Burdett, now junior partner of the house of Brownell & Co.: "How are you, boys?" cried he, with a smile upon his face, as he approached the desk where they were sitting; "your heads together I see, calculating the profits, eh?" "You are mistaken in that surmise, Mr. Burdett," said Herbert; "but will you be seated?" offering him a chair. "Why, confound it, how outrageously stiff and formal you are with your Mr., when it used to be Harry; what is the matter, my dear fellows? Competition in trade all right and fair, you know—must be good friends, eh?" laughing, and slapping Herbert and Longfellow each familiarly upon the back. "Why as to that," said Longfellow, "we have never felt otherwise than friendly, Harry; you don't like to be Mistered; what could have put that into your head?" "O nothing, nothing," re-

plied Burdett, taking a chair and leaning back in a nonchalance manner; "but how is trade any way with you? it is with us confoundedly flat." "Well it is as good as we have a right to expect, I suppose," replied Longfellow, "in our small way, and at this season of the year." "Confound it, my dear fellows, we are all in a small way; I tell you what, Longfellow," said Burdett, with a significant shake of the head, "between you and I, it is hard work getting rich now-a-days in any regular business, and make the most of it, don't you think so, Tracy?" "Why, Mr. Burdett," replied Herbert, "you know you and I differ in sentiment on that subject. I do not think it well to be in hot haste to get rich; those who make fortunes in a single day, as it were, know very little of the value of money, and not unfrequently lose it as suddenly as it was gained—and indeed it does not seem designed by Providence that men should get rich in this way—it is opposed to the beautiful analogy of nature around us, and the ordinary course of things." "Now that is just like you, Tracy," said Burdett, "confound it; and yet I would be sworn you would not object to make \$10,000 within the hour, if you could; now, honor bright, would you?" giving the wink to Longfellow.

"I do not say that I would," returned Herbert, "if Providence should appear to place it in my



way : it is one thing, I think, to make \$10,000 in a conscientious discharge of duty, under the manifest direction of God's providence ; but quite a different thing, to go far out of our way unbidden, so to speak, goaded on by the passion of avarice, and trusting in our own unassisted ability, in the race after this much-desired object.

" Well, well, Tracy, you know I never could preach ; but since you look so much to Providence, I have got a case just in point," said Burdett, snapping his fingers, "a providential affair, I am certain you will say—and you, too, Longfellow, for you are both queer chaps, confound it, by George ; but that is nothing, so here is at you," drawing his chair nearer to the partners : "You must know that by the luckiest hit in the world—I mean providential hit—I learned that Needful, in Wall-street—you know the fellow of course—holds —— shares of —— railroad stock ; but he is obliged to sell to-morrow—he can't hold on—confound it—for another day. Now this stock is as certain to go up prodigiously as the sun shines—and that within ten days—all the knowing ones in Wall-street say so—in fact it must be so, for the cause of its present depression is just about being removed—and it is sure to take a tremendous jump up. Now what I want is, that you join me in taking hold of this stock—it will take money out of our business

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but a little while ; and it will be a handsome thing for us—we can make more money within two weeks, than we can make—confound it,—in selling silks and ribbons in months. What say you, providential enough to suit you I trust, is it not?" "Harry," said Longfellow, "we do not speculate—more particularly in stocks. We think a person engaged in a regular mercantile business should not dabble in them ; to do so, is wronging confiding creditors, subjecting them to a risk which they by no means agreed to take when they delivered their goods : to deal in stocks is illegitimate with a merchant, and should we do as you propose, we should consider ourselves unworthy the confidence of our creditors, and the profession." "Well, you are wiseacres, indeed, and wisdom is sure to die with you," replied the junior partner of the house of Brownell & Co., grumbling as he left the store ; "queer chaps, confound it, by George."


The temptation thus presented to our young firm was one little anticipated by them ; they were aware that the chances seemed very much in favor of their making money in the purchase of the stock in question—in fact it was afterwards reported that Burdett had made several thousand dollars in this speculation—but the only question with them was, would it be right for them to depart from their regular business, and divert their capital from its lawful

channel, by going into an adventure, always most hazardous, in stocks.

The thing appearing to their minds entirely clear, they acted with the decision and promptitude that has been seen, whether wisely and properly, let the reader be the judge.

CHAPTER XIII.

UPON balancing their books at the end of six months, Longfellow and Tracy were satisfied, and felt encouraged—they had sold more goods than they had anticipated, and their business looked well—they had upon their ledger a fair set of customers, considering the limited time they had been established, and their credit stood, for a young house, number one. As it regarded the operation in practice, of the moral theory which they had marked out for their government in the beginning, they still felt fully convinced of its correctness, and hoped and trusted that it would work well in the long trial, however it apparently at times ran in opposition to what appeared to be their immediate interest. While endeavoring to act out in little things as well as large, the eternal principles of truth and justice with their fellow men, they found need for the exercise of much moral courage; the trade, and their neighbors, seemed actuated by a different disposition. Some called them “fana-




others old "grannies;" but notwithstanding ridicule heaped upon them for what was deemed over-exactness and nicety in dealing, and scrupulous construction of cases of conscience, their good character and strict integrity were entirely unappreciated; for as we have said, their credit, for beginners, stood number one with the others; they therefore went forward on the even of their way, regardless of all flings and in-jokes aimed at them, trusting for success, with the blessing of Heaven, in a faithful, industrious, prompt attention to business, and in a strict adherence to Christian sentiments. They had set themselves out to work with the greatest diligence; having only one clerk, their affairs came under their own immediate supervision — and they had a system. Mr. Longfellow purchased goods, as the buyer in the concern; Herbert kept books and arranged the money matters, and consequently the bookkeeper and financier, each acted as salesman, together with their duties on occasion required. And let me not forget to mention, that during this time, while thus faithfully performing their duty as business men, they labored as to keep their minds properly poised in regard to the relative obligations of business and those of religion, which are higher and paramount. They fought bravely against that overweening, all-absorbing

love of acquisition, which makes idolaters of so many of our business men — money being their God, and the ledger their Bible. They felt and acknowledged the claims which science and literature, and especially religion, had upon them as intellectual, moral and accountable men; they therefore gave a proper proportion of their attention to these demands, endeavoring to cultivate a taste for the beautiful and sublime, the heavenly, god-like, and glorious; not forgetting the injunction, in regard to talents committed to them, "occupy till I come." It was on the afternoon of a day which had been, in mercantile parlance, dull, towards the close of the business season, when an active and shrewd countryman entered the store of Longfellow and Tracy. "Do I speak with one of the firm?" said he, addressing Herbert, who happened to be near the door. "You do, sir; walk in," was the reply. "I am in pursuit," he continued, "of a good quality satin vesting, and have understood that you have the article?" "We have, of several cases, one entire remaining," said Herbert. The goods were shown, and the stranger inspected one piece after another, with an air of immense professional importance; at length he resumed, "How many pieces?" "Twelve in the case," was the reply. "What price?" "One dollar," said Herbert. On hearing the price, the country merchant

with arms akimbo, eyed our hero from head to foot for several minutes. "Young man," said he, "yours is a young house." "Yes, sir." "I buy a great many goods in your line." "Am happy to hear it—always glad to sell," said Herbert. "I do perhaps the largest fancy business in Saxonville." "Ah, indeed," said Herbert. "Porter & Co., in our place, do a fair business; but small potatoes," continued the countryman. "They are fine, honorable men, however," rejoined Herbert. "Customers of yours?" "Yes, sir," replied our hero. "I know them like a book,—they are next door to me," remarked the stranger. "Are they, indeed? do not annoy you, however, I suppose, as they do so small a business?" said Herbert. "O no, no, not at all, not at all," replied the countryman with considerable swaggering. "Friend," continued the wily tradesman, "these goods are dear," knowing at the same time that they were cheap. "I think not," said Herbert. "In a word," continued the stranger, "I will make you an offer for them; I will give you ninetycents and take all you have." Here was a temptation. Our young merchants would gladly have closed this last case of the goods in question at the price named, for the reason that it was evidently more for their interest to sell this last case at a reduced price, than to keep it over to the next season; and the dull period of the year

was rapidly approaching. They had, however, only about a week before sold a package of the very same to Porter & Co., at the fair remunerating price of one dollar per yard, and the present offer was made by the very next door competitor of that house. The question then arose, would it be fair and honorable towards Porter & Co. to sell their immediate rival in trade the goods in question 10 per cent. less than they had paid ? Their consciences could not but reply, certainly not. It would be a breach of that confidence which had been placed in them, as just and honest merchants, by a confiding firm. They therefore peremptorily refused the offer made, and supposed they would have to take the satins in their inventory, and carry them over to the next season, when in all probability they would be much depreciated in value in the market. They were agreeably surprised, however, when the countryman returned in a day or two, and carried off the goods at one dollar the yard. Thus did these young men endeavor, in all their dealings, to act uprightly and conscientiously. And when Herbert chanced in the evening to mention in conversation with Dr. Fowler, any of the trials and annoyances of the day, that gentleman was wont to say, by way of encouragement, "Only, my young friend, persevere in the right, and God will bless you ;" and when the good Dominie happened to

commend Herbert for the course he had pursued in any particular transaction, in the hearing of Fanny, how would her heart leap within her ! And if at such times her eye caught the young merchant looking full upon her, as was sometimes the case, the telltale blushes were sure to diffuse her cheeks, and then Herbert would mentally say, "O that I might tell her how much I love her ;" but this would be a presumption, of which he believed he would never be guilty. "No," he would say, "she will bestow her heart upon one worthy of her, one whom the world shall praise for his virtue and talents, and who will be great in wealth and noble deeds." Alas, how unskilled was he in ladies' blushes, and how little did he know of Fanny's heart ! Notwithstanding, however, these morbid feelings, hope still remained with him, and the next moment he might have been heard saying, "Who knows but that she may yet be mine— who knows ?"



CHAPTER XIV.

THE next morning after Catharine's arrival in the city, she reminded Emily of her promise, and was, in the course of the day, through the aid of her cousin, in due compliance with the rules of etiquette in such cases provided, made acquainted with Fanny Fowler, whom she had so long desired to know.

Fanny could not but receive the sister of Herbert with all the warmth of her nature, and in doing so, fairly took the heart of Catharine by storm—she at once was ready to acknowledge, that her brother had not overpraised, but had failed to do justice to his fair friend. From that hour they were friends, and soon more than intimate, bosom friends; they were delighted to find their tastes congenial, and on most subjects a coincidence of views and thoughts, in consequence of which much of their time was spent in each other's society, and in all her plans to aid and comfort the poor and sick, not only within the bounds of her father's congrega-

tion, but out of it, Fanny was delighted beyond measure, to have a coadjutor and a friend; while she in turn would listen for hours, with interest, to Catharine's glowing description of the fine views, in connection with the country scenery, in the neighborhood of her home; and her graphic delineation of country life, in its often amusing and exciting rustic incidents. The doctor and Mrs. Fowler were also much pleased with Catharine, and she with them; and many were the hearty laughs to which she was excited by the doctor's frequent diverting anecdotes, dry jokes, and sprightly wit. We have said that Catharine and Fanny were much together; indeed, a week had not elapsed before Catharine felt herself fully as much at home at the Fowlers, as she did at her uncle's: and if she were missed at Mr. Allen's, and could not be found about the house, as was sometimes the case, Emily would at once exclaim, "O she is around at the Dominie's again, no doubt, closeted with Fan, making shortgowns and petticoats for some old aunt Jenny;" and the fact was almost sure to pretty near, if not quite, verify the prediction; and in the evenings, she was never better pleased than when she could manage to get away from the gay circle at Mr. Allen's, and the society of Emily's beaux, and with Herbert whip around into Chambers-street, even at the risk of her cousin's disparage-

ment of her taste, charge of equivocal politeness, or even threatened displeasure. Mr. Longfellow, too, whose partner could not but introduce him to his sister, and who of late had visited at Mr. Allen's rather more frequently than was his wont, might on such evenings of escape of the brother and sister, usually be found at the parsonage. On such occasions there was gathered around the good man's fireside, a happy circle, mainly because nature and honest feeling reigned paramount to the heartless forms, and conventional restraints, so much thrown around what is called polished society. "You do not know what you missed last evening, Cate?" Emily would sometimes say; "we got up such a pleasant whist-party, and such a delightful cotillion," but Catharine could never be convinced that she had really in any sense been a loser by her absence.

Some weeks had passed, and winter fairly set in; the ground was covered with snow, and on a fine, clear, cold morning, the sleigh-bells might have been heard merrily jingling in Broadway, giving even more than usual life and animation to the scene.


"What say you for a ride this afternoon, girls?" good-humoredly inquired Mr. Allen, at the breakfast table. "Say, papa! why we say that we shall be ready, of course; shall we not, Cate?" cried Emily, at once entering into the spirit of it. "Most

certainly," replied Catharine; "a country girl needs no coaxing to take a sleigh-ride." "Well, nephew," said Mr. Allen, "I suppose if I engage a one-horse sleigh, you can drive the girls out this afternoon?" "Yes—I suppose so—O certainly, sir," said Herbert, thoughtfully, yet evidently somewhat confused. "Why, what is the matter with the boy?" cried Mr. Allen. "Are you afraid to trust yourself alone with the girls?" he asked. "Uncle," said Herbert, without replying to the question proposed—"did you say a one-horse sleigh?" "I did, certainly; why, do you wish a two-horse one?" "O, I see now what Herbert would be at," exclaimed Emily, laughing, before her cousin could reply; "he must have Fan along." "Ah, there you are," bawled Mr. Allen, jumping up from the table, the morning meal having been finished. "You are a sly dog, nephew, after all. Jupiter—it seems you can't do any thing any more without the Dominie's daughter: well, Miss Fanny shall go, and a two-horse sleigh it shall be, if you are so better suited; but in that case, I am not going to leave the girls here to your tender mercies, if I have to play young again, and go myself." "Do go, uncle, and be my beau," cried Catharine, with animation. "So I will, Jupiter," said Mr. Allen. "And what shall poor I do?" said Emily. "O, I will see if old Mr. — is disengaged," replied the father, dryly.

"You shall do no such thing," declared Emily, pulling at her father's coat as he went off the stoop, calling behind him that the sleigh should be at the door at the appointed hour.

True to his word, at three o'clock a sleigh drove up to the door well supplied with buffalo robes ; a new arrangement, however, had been made, by which Mr. Longfellow and a Mr. Birch, one of Emily's friends, took the place of Mr. Allen. That gentleman charged the party to be careful of his country niece, for whom he expressed a great regard—a charge by the way which Mr. Longfellow's looks declared he would himself with pleasure particularly attend to. The driver touched his horses, and our lively company were soon out of sight.

Reader ! didst ever sleigh-ride on a frosty night, with the moon shining brightly in a cloudless sky, while the snow, in its reflection, seemed like myriads of sparkling diamonds dancing to the music of the merry bells ? For ourselves, we confess to the preference of being snugly stowed away on such nights by our warm, cheerful, blazing fire, with a favorite author in hand, or listening to the happy laughter of our some half-dozen youngsters ; but people delight, it seems, in sleigh-riding, and the young party, whose setting out on such an excursion (but whom we shall not follow) we have described, enjoyed it much, and at a seasonable hour returned in the full glow of health and spirits.



CHAPTER XV.

"CONFOUND the luck!" cried Burdett, entering the store of Longfellow and Tracy, it is too bad—but hang me if I lose it. I'll have revenge somehow or other." What is the matter now?" said Longfellow, while Tracy looked up from his books in surprise at this sudden interruption of his labors, for he was posting up for the last week—"Matter!" bawled Burdett; "why, have you not heard that Lacey is dead?" "Dead!" repeated Longfellow. "Yes, dead," continued Burdett—confound it—dead as a door nail; he kicked the bucket last night in a fit, and here we are all left in the lurch." This was news as sad and painful as unexpected to our hero and his partner, and various and conflicting were their thoughts and feelings—the melancholy words—"widow" and "*fatherless*," so mournfully expressive, came instinctively rushing to their minds; and then the heartless manner of Burdett, as he talked of death, man's dread enemy, was calculated to fill them, as it did, with pain and horror;

while their large pecuniary loss, which in this afflictive event seemed more than probable, stared them with perhaps more practical sternness in the face, for Mr. Lacey had been one of their best and largest customers, and owed them, for a young and small house, a large amount. Herbert turned to his folio on the ledger, and as he examined the account, his countenance changed, while a sigh escaped him.

Longfellow and Burdett resumed conversation. "How do you know that we shall lose?" said Longfellow with some impatience. "How?" replied Burdett; "why well enough—confound it—it is said that Lacey has been engaged of late in some unfortunate speculations; and I tell you that we will never see ten cents on the dollar, in any regular way of closing the business; but, confound it, I'll have my pay if I have to take the clothes off the backs and the bread out of the mouths of every soul of them." "You are a hard-hearted wretch," interrupted Herbert, with warmth and emphasis, forgetting for the moment his own personal interest in the matter in pity for the afflicted family. "Go to the old boy with your hard-heartedness," replied the angry creditor. "Confound it, must not a man get his pay the best way he can, I should like to know?" "But," resumed Longfellow, "would it not be best to extend a helping hand, in this her hour of trial, to the widow, and keep her going? If

the creditors would all agree to do this, I have no doubt—for she is a good business woman—that we would all in time get our pay, while 'she would be enabled to live, and support her family." "You may do as you please, but I will sew them up—confound it—devilish quick," replied Burdett, as he went out of the store much excited, adding, "why the devil do people die before paying their debts." "What an unprincipled, contemptible fellow that is," said Longfellow, as Burdett went out. "There is no manliness or humanity about him," replied his partner; but what is to be done, Longfellow? I fear this will prove a very bad business," he added. "I trust," continued Longfellow, "that it will not turn out as bad as it now looks. I am satisfied that that poor afflicted woman, as heavy a burden as she is now left with, will pay every thing, if her creditors only give her some encouragement. he has, you know, herself chiefly heretofore managed the in-door business, and with such assistance as she could easily obtain, would get along. It would be folly as well as cruelty to break her up." "So I think," said Tracy; "but what can you do with such Turks—I cannot help using the term—as Brownell & Co.? they are a curse to the profession." "Well, well," said Longfellow, "we must only keep good courage, and do the best we can."

On that afternoon, the partners together visited

the house of mourning : the store was closed, with the usual death notice upon the door ; the family resided over the store : there lay the stout man cold in death—suddenly, without warning, called to his last account ; insensible now to all earthly care or trouble : the widow, sat a desolate mourner, beside the corpse of him so recently the earthly head and stay of herself and children. The dreadful blow had well nigh shattered her mind. She refused all consolation, while the eldest daughter sought to compose herself as best she could, and to quiet her little brothers and sisters, too young to realize their loss. Such aid as could be afforded to relieve the distress of the family, was heartily proffered by Longfellow and Tracy ; and they returned home, their minds sobered in reflection on death's doings, and man's mortality—and ah, how insignificant indeed did earth's profits and losses appear at that moment. The next afternoon, the funeral procession carried the mortal remains of James Lacey to the grave ; nor did the good Dr. Fowler, who was present on this occasion of melancholy and grief, leave the house of sadness until the consolations of our blessed religion were ministered to the aching hearts of the widow and fatherless, while his fervent prayer ascended to God, that he would grant to them his needed strength and support.

While this solemn scene was being enacted,

and this sad service being rendered—such as all the living will one day require—two individuals might have been seen in close and earnest conversation, at a store in Pearl-street. “This evening,” said Brownell, “I think will be the best time ; she will just now, to-night, be most likely to yield to our proposal—having just come from the grave of her old man, she will not feel like contending in a matter of business.” “No,” replied Burdett, “that she will not ; and now, confound it, is just the time to come down upon her like a thousand of brick.” More talk of the like purport was held between the partners ; but we pass it over, and carry the reader forward to about eight o’clock, in another part of the city.

“O God, why is this !” cried the widow, wringing her hands ; “do, sir, in mercy leave me this evening : in a day or two I will endeavor to look at the business ; indeed I will not cheat you ; our creditors shall be all honorably dealt with. It would not surely be right to give you the advantage over the rest ; there should be a meeting, and I trust there will not be much, if any loss. Do, sir, leave me for a day or two—O my dear husband, art thou gone, and am I indeed alone—O, my God, support me !” “I will have the key of the store to-night,” exclaimed Burdett, rudely and roughly : “confound it, I will have my goods ; you are a set

of cheats here; what business have you to keep my goods without paying for them?" "We are no cheats," interposed Jane, the eldest daughter, with energy and warmth; "all we want is fairness, and mother will pay you all." "Cheats!" screamed the mother, with unnatural strength; "my poor husband a cheat! no, sir, no," and she fell prostrate in a swoon upon the floor. Jane ran to her assistance, and Burdett, without farther resistance, now took the key, and entered the store. Need we add that he helped himself to the best of the goods, to an amount more than sufficient to cover his claim? Having done this, he, with the aid of a clerk, made an invoice, as if regularly bought from the estate, and compelled the widow to sign a receipt in full for them: this done, they were at once carted away. One or two other creditors, learning what Brownell & Co. had done, adopted a like course; so that the goods were all taken out of the store, and the debts not half paid: if this business had been honestly and wisely managed, probably all would have been paid, and the widow been out of debt—now she was involved hopelessly for a large amount.

In two or three days, Longfellow and Tracy, ignorant of what had transpired, visited the afflicted family, with a view, if the state of the widow's mind would permit them with any thing like hu-

manity to do so, to advise with her with reference to the business, and see what was best to be done. The mother of now fatherless children, saw them enter with forced composure. She went to a small desk, and taking therefrom an old pocket-book, presented to them its contents, \$300: "There," said she, "take that, my friends; my poor husband had laid it aside—it is all I have. You have been good to me: may God reward you. And now, my children," she continued, with clasped hands and an agonized expression, "the Lord help us," and sank back exhausted in a chair. On learning the state of affairs, and how matters stood, both Herbert and Longfellow declared that they could not take the widow's last dollar, however severely they might feel the loss they had sustained. "No," said they, "keep it; and the Lord help you indeed."

"Is it possible," said Herbert one day to Longfellow, in contemplation of this affair of Lacey's, in all its bearings upon the conduct of others and themselves, and its results—"is it possible for a Christian to be a successful merchant?"

CHAPTER XVI.

How quickly pass the seasons — each succeeding each, in rapid succession ! Now softly blow the warm breezes of summer, and gently fall the fructifying showers, causing vegetation to mature into life and beauty. Anon autumn approaches, and the fruits of the earth are gathered home, while nature lays by her more gay apparel. Soon we feel the keen blasts of winter, and as their mournful wail is heard in the forest, the woodman swings with redoubled energy his axe, anxious to return to the warmth and cheer of his fireside ; and the citizen pedestrian wraps closer around him his outer garment, meditating the while upon the beauty of grates full of glowing Schuylkill. Again we look, and the scene is changed ; spring now smiles—the air is balmy, and perfumed with flowers—the earth is clothed with green — the birds sing, and man is invited to come forth from the seclusion of winter, and in the joy of his heart to render praises


to his Maker. "How soon has the winter passed," said Fanny, as spring approached, addressing herself to Catharine; "I could almost wish it but just about to begin, were it not for those to whom the winter season never brings joy, but always suffering; for such my heart ever aches when I hear the cold wintry winds, and think of their comfortless abodes of poverty." "Yes," replied Catharine, "let us be glad that the winter is past and gone, for the poor's sake—but," continued Fanny, "I cannot bear to think of your so soon going home. Your society has been very pleasant to me, and O I shall miss you so much."

Fanny was sincere — she felt true regret at the idea of parting with Catharine — many happy hours had they spent together in the course of the winter, and delightful to her had been their intercourse.

Catharine, too, had enjoyed her visit to the city, and Fanny's society. She had besides seen something of the gayety of fashionable life, and perhaps learned some useful lessons.

Scarcely an evening had passed without company in Mrs. Allen's parlor; and although Catharine had been much with Fanny, she had nevertheless necessarily mingled more or less in the society nightly assembled at the house of her uncle. She had, even in more instances than one, joined,


at the solicitations of her friends, in the dance, but her heart was not in these things; she felt that there was a hollowness, and want of sincerity in them; there was the shadow without the substance, the body without the soul. Catharine, too, while mingling in this fashionable gayety, had been approached with proffers of attention by more than one finely dressed young gentleman, with gold watch in his fob, and ring upon his finger; but fine coats, and fine speeches, and graceful bows had very little attraction for her. She knew how to discriminate; and that fashionable small talk, which some young gentlemen, in their great mistake, are apt to think so pleasing to young ladies—and so adapted, as they in their presumption, conceit, and impudence, imagine, to the female mind, was by no means palatable to her taste, but rather excited disgust. She turned from it with sickening, and escaped at the first practicable moment. We have said that Fanny truly regretted the near approach of the day when Catharine must return home. Did Emily also feel this regret? She had observed, with secret pride and pleasure, the more frequent visits of Longfellow during the past three months, and at first believed, that she whose power had been so irresistible in years gone by, still possessed within herself the magic charm, which he could no longer with-



and. She exerted herself to please, and threw round her beautiful person every possible fascination — but alas ! the spell was broken — that heart which was once hers, and which she had humbled the dust at her feet, was hers no longer — and it was wormwood to her to witness his marked attentions to Catharine, and more bitter still to be obliged to feel sure that such attentions were not displeasing to her. She could illy conceal her vexation, as Longfellow and Catharine for hours together would remain absorbed in conversation, some out of the way corner, undisturbed by the laughter and merriment around them. Under such circumstances, she was not sorry that Catharine was about to return home, little doubting but that, when she was gone, Longfellow would yet be an easy conquest, — it were impossible that it could be otherwise. Catharine was therefore innocently in her way. The last evening previous to her return home had arrived. She had been on the former part of the day with Fanny, but returned to spend the evening at her uncle's ; and Emily had invited Fanny and some other young ladies to be present. The evening was fine, and the moon shone brightly. After tea a walk was proposed ; the ladies were soon in readiness, when the gentlemen chose their companions ; a dashing blade led Emily off ; Fanny seemed to wait of course for Herbert's arm,

and Longfellow offered his to Catharine, while the rest, satisfactorily paired, followed. Longfellow and Catharine had become some distance separated from the rest of the party, and were passing around St. John's Park, the leaves of whose trees were beginning to shoot, and their blossoms to emit a sweet fragrance, when Longfellow broke a short silence, and said, with a trembling voice, "Miss Tracy, our acquaintance has been of but short duration, must it to-night terminate?" Catharine's arm trembled within that of her lover's, as she replied, "Does Mr. Longfellow so desire?" "Not," answered Longfellow, "if I might dare flatter myself its continuance were agreeable to you." Catharine remained silent. "Miss Catharine," continued Longfellow, "you will not be angry if I am sincere and candid; I love you, can you return my honest and true affection? and will you walk with me life's checkered path, and share its joys and sorrows? If so, O how happy shall I be; if not, then be it mine to bear my disappointment with what philosophy I may, and to bury in oblivion the record of our intercourse, and the three happiest months of my existence."

Catharine's agitation would scarcely allow her to proceed in her walk homewards. She modestly referred to her parents, and burst into tears. She remained long upon her knees on that night, at a



throne of grace, and arose calm in the morning, when, accompanied by her brother, she took the steamboat and returned once more to her peaceful home, and the fond embrace of her doting parents. A short correspondence ensued between her father and her lover, and she was the happy betrothed of Longfellow.

CHAPTER XVII.

THE day was rainy and dull, when Burdett once more entered the place of business of Longfellow and Tracy. "Well, boys," said he with a triumphant smile upon his countenance, "how much did you lose by Lacey?—not much, I trust." "We lost much more in dollars and cents than we could afford," replied Longfellow; "still, Burdett, we think you much the greater loser than ourselves." "Me!" exclaimed the junior partner of the house of Brownell & Co.; "confound it, I did not lose a dollar, thanks to our good luck." "You may not have lost a dollar; but is there nothing else in this world to lose besides dollars?" asked Longfellow. "There you are, confound it, at your preaching and religion again," said Burdett. Away with such nonsense." "Mr. Burdett," interposed Herbert, no longer able to contain himself, "I would not have your conscience for ten thousand dollars." "The fact is, Burdett," remarked Longfellow, with decision and

coolness, "you may twist things as you please, and talk about preaching and religion as you please; but not having had an opportunity before, I tell you now, that your conduct in the whole matter of poor Mrs. Lacey was characterized by the most heartless and despicable baseness that ever came under my observation; and any *honorable* man would tell you the same thing." "Confound your impudence!" cried Burdett, much excited; "if I had no more spirit than you have I would not call myself a merchant; but put on a petticoat, and have done with it. You do not know enough to prevent a woman from getting the upper hand of you." "We don't know, and should be sorry to be familiar with, the principles by which you are governed," said Tracy; "if we were, I, for one, would skulk away in some corner of creation, nor dare show my head among honorable men, and consider myself much too mean a thing for a woman to notice." "Well, well, confound it, let him laugh who wins, I say," replied Burdett, affecting a smile, but really somewhat dashed by the warmth of this attack, as well as conscience-stricken.

Just at this moment a retail customer entered the store and interrupted the conversation.

"Good morning, Mr. Lynch," said Herbert. "Good morning, gents," was the response, while he added, "Tracy, I want to borrow five hundred

dollars until day after to-morrow." Now, this Linch had given much trouble in the way of borrowing money to all with whom he did business, and our young firm among others. Not because he occasionally needed to borrow, for that all New-York merchants have to do, but because he was entirely regardless of the honorable, as invariably considered, and neglected promptly to return on call, for which reason he found it difficult to get accommodated among the trade with temporary loans. Indeed Longfellow and Tracy had been so much inconvenienced, in not being able to get back, when wanted, money lent him, that they had frankly and decidedly told him that they could not lend him, and this had occurred but about a week before. When the request was now again made for a loan, therefore, notwithstanding their previous determination as expressed to him, Herbert colored and seemed somewhat embarrassed, but replied, after exchanging a private word with his partner: "Mr. Linch, we have the amount you name in the bank, and shall not want it until the day after to-morrow; we shall, however, certainly need it on that day; but as we cannot depend upon your returning it—for you know the last loan made to you for three days you did not return short of three weeks—we cannot, as we then told you, afford to lend you. You must excuse our plainness, for we make it a

matter of principle to be candid, truthful, and above board in all things. If our capital were large, and our facilities for raising money great, we would take the risk of getting it back when wanted, and draw you a check; but being limited both in our means and facilities, we do not feel warranted, as much as we desire to accommodate, in taking such risk." Linch now colored and looked embarrassed in his turn, for he knew that what Herbert had said was truth: nevertheless he assumed to make light of his delinquencies, which had, in reality, injured his business character as a man to be relied upon, though believed to be safe to sell goods to; and urged the accommodation—but when he found that Herbert's purpose could not be changed, he became very angry, and swore with a great oath never to buy another dollar's worth of goods of them. Turning to Burdett, who was just about to retire, for the purpose of getting out of the way, he requested the loan of five hundred dollars from him. "My dear fellow," said Burdett, "confound it—I had five thousand dollars to pay yesterday, and have three thousand dollars to pay to-day, which will bring us down to one hundred dollars in the bank. I am very sorry that it so happens, for it would afford me great pleasure to be able to accommodate you." "I am sorry too," replied Linch; "but I know, Burdett, that you are the cleverest fellow in the world, and

would lend me if you could ; however, no matter, I am coming into your place to-morrow to look through your ribbons ; I want to fix up my assortment."

After Linch had withdrawn, "There now," exclaimed Burdett, "whose principles—confound it—work the best, I should like to know ? As for that fellow Linch, I would not lend him sixpence any more than you would, for I know him of old, though I might do it as well as not, having several thousands lying in the bank at this moment, not having had any thing to pay for a week, and nothing for a longer time to come ; but I knew my interest—confound it—too well to tell him so ; and now he thinks me a very clever fellow, and is coming to buy a bill of goods of me, while you have the character of being disobliging curs, and, perhaps, have lost a customer, for which advantage allow me to make you my most profound bow."

"But," replied Longfellow, "you have lied, and we have spoken the truth ; is there no difference in business between truth and falsehood ?" "No, confound it," said Burdett, "whichever will gain your end the best, that employ. You must lie sometimes, and cannot help it, I insist upon it." "Burdett," remarked Longfellow, seriously, "that course of conduct which you advocate, is calculated to destroy all confidence between man and man—the

same principles, carried out, would make no difference between the good and bad, the honest man and the knave—if you can make a hundred dollars easier by cheating, than by being honest, why cheat,—if you can gain any thing by trampling down truth and justice, why do it,—might give right—what then becomes of morality and religion, what of social life and civil society,—are these things nothing? Why, sir, you are not aware as to where your sentiments carry you.” “Well, Longfellow,” replied Burdett, “confound it, you know I never was a preacher, as I have often told you; my object is to make money—I have nothing to do with public morals, I leave all that to the Priests; good day!” saying which, he withdrew.

A short time after, Linch paid his last note to Longfellow and Tracy, and bought no more—they lost their customer.


“Is it possible,” said Herbert to his partner, “for a Christian to be a successful merchant?” and with depressed feelings he went that night to his home, but amid all the difficulties and discouragements with which he met, there was one bright feature in his existence, and in sympathy with this, life after all had a cheerful aspect; it was not all dark—we allude to his attachment for Fanny—he spent his evenings chiefly at Dr. Fowler’s, either in cheerful and instructive conversation with the Doc-

tor, or in reading aloud to the ladies ; and could he have been assured of Fanny's love, he would have been happy, but in this matter, as we have before intimated, he was obtuse—he could not see, or understand, though Fanny tried ever so hard to make him, by all those little maidenly arts, which the sex, in the innocence and goodness of their hearts, know so well how to employ. If he were there to tea, she would contrive to have something ready, of which she knew him to be fond ; and sometimes a bunch of flowers, gathered with her own hands, found its way, nicely arranged in a tumbler, to his desk in the morning before he arrived at the store, while he was left to guess how they got there,—but Herbert, we say, could not see—he only ventured to hope ; and if he ever thought resolutely of placing things in their right light by a manly confession of his love, his heart very soon failed him ; but around this glimmering of hope, the bright visions of his fancy clustered, when the business of the day was over, and he would continue to say to himself,—“ Who knows but she may yet be mine ?” Thus his gloomy feelings, gathered through the day, were chased away, and he went to his business in the morning, with new life and energy.

CHAPTER XVIII.

EARLY in the fall, Longfellow led proudly to the altar Catharine Tracy, all blushing in maidenly beauty. Congratulations were offered the happy pair, good wishes expressed in their behalf, and blessings invoked upon their heads, and then came the parting hour. If Mrs. Tracy found it hard to part with her daughter for a few months, she found it doubly so now,—but there seemed no help for it. She promised herself that she would be about one half of the year in the city with her, and that Catharine should spend the other half in the country, and so endeavored to be consoled. At length Catharine, her eyes streaming with tears, gave her hand to her husband, who lifted her into the carriage, and they drove towards their new home. Mr. Longfellow had taken a small two-story house in Greenwich-street—he had fitted it up plainly and neatly, with studied care to convenience and comfort; and hoped it would please his wife. Let us

go a little before in anticipation of their arrival. Bridget thought it was about time to prepare tea—she hung over the fire the tea-kettle, and spread the table; every thing was exactly in the right place, and all in readiness for the reception of the young mistress. They come—and Catharine with elastic step entered the house. Having given her hand to Bridget with a cordial “how do you do?” and received as cordial a “God bless you, ma’am,” in return, she suffered Longfellow to lead her through the house, from kitchen to garret, examining and admiring the convenience of this thing and that. On coming to her own room, she laid off her bonnet, and with her ringlets falling about her face, threw her arms around the neck of her husband, and with her head resting upon his shoulder, exclaimed, “Dear husband, how kind you are, and how happy we shall be,” and gave vent to her feelings in a flood of tears,—but smiles succeeded. Bridget reminded them that tea was waiting—Catharine took her seat at the head of her own table, and as her laughing, loving eyes met those of her husband, a flush diffused his brow, and he felt himself to be the happiest of men. Was Emily at the wedding of her cousin? No, she was not there—the state of her health would not permit. When she heard of the engagement of Catharine to Longfellow, it was as if a bolt of ice had entered her



heart; her vivacity and flow of spirits forsook her, the color departed from her cheeks, and in vain did her friends endeavor to arouse her to her former self. Catharine urged her by every argument in her power, to be her bridesmaid on the wedding occasion, but she was too ill even to be present—the true cause of her illness she locked a secret in her bosom, nor confided it to any friend, not even to her mother. Poor Emily suffered much—she strove to banish the name of Longfellow from her recollection, but could not—she tried to believe that he had been unworthy of her, but in this she failed also—she called him cruel and unforgiving, but then she remembered how ardently he had once plead his love for her, and laid his all at her feet, while she spurned and ridiculed, seemingly but to make him feel more keenly his disappointment and mortification—when she remembered all this, it lashed her conscience to do its office, and she found no escape. Her physician recommended change of scene; she visited several watering places, joined in the giddy dance, and listened to the voice of flattery, but all in vain. Her former merry laugh could no more be provoked—she tried to drown reflection in the perusal of exciting works of fiction, but her thoughts ever returned upon her with a chilling, withering influence. There was one friend who pointed her to the true source of consolation—who recom-

mended the Bible, and spoke of religion as also affording peace to a troubled mind; but Fanny being ignorant of the cause of her grief, could make no direct special application to suit her case. Mr. Fowler also endeavored, but failed to obtain her confidence. Emily, once so lively and gay, seemed to be settling down into a brooding melancholy, and her friends feared that she was fast going into wasting consumption.


Under such circumstances, as the last resort, her medical advisers recommended travelling in Europe, hoping that a sea-voyage and the incidents of foreign travel, might divert her mind, and prove beneficial.

In former days, the idea of travelling in foreign parts, would have been very delightful to Emily; now she acquiesced without much apparent interest either way. Mr. Allen was willing, for the sake of his daughter, to take the voyage: he accordingly arranged his affairs, took in a young partner to manage in his absence, let his house, stored his furniture, and engaged state-rooms for himself, wife, and daughter, (Mrs. Allen refused to be separated from Emily,) on board a Liverpool pack ship. On the day of sailing, a fine breeze carried them quickly out of the harbor, the sympathy of many friends followed them, and the sincere prayers of a few.

Herbert being thus turned out of house and home, took up his abode with Longfellow and Catharine.

CHAPTER XIX.


Our young firm moderately prospered, that is, they made money on their books, which however, every merchant knows, is a very different thing from realizing it cash in hand. They added each succeeding season new customers, gradually increased their business, and believed themselves doing well. Still, with all their care, they sustained, as has been seen, losses : they also began to experience many of the difficulties inseparably connected with a credit business ; but the natural and legitimate difficulties of trade, so to speak, they could much easier grapple with, than those other difficulties which do not properly result from the nature of business itself, but grow out of the violation, or perversion, of strict moral and Christian principles in their application to the dealings of man with man—these how can a Christian meet ? and Herbert's almost every day experience led him to ask the question, " Is it possible for a Christian to be a successful merchant ?"



They imported, through an agent, several cases of
 ress goods, hoping to realize a fair remunerating
 rofit for their trouble ; but found that a dishonest
importer had entered them at the custom-house, as
composed of a different material from that of which
they actually consisted thereby getting them in at
a much less rate than an honest merchant, whose
principles would not allow him to defraud the go-
vernment revenue, could possibly do—Longfellow
and Tracy lost money. Our hero happened to be in
the store of old Mr. Cass. "Mr. Tracy," said the old
gentleman, "how do you get along selling French
lawns this season—can you make any thing on
them ? I am obliged to sell mine at cost. My
neighbor Brownell, I am told by my customers,
sells just the same article that I keep, at what mine
cost—do you know how he does it ? I thought I
bought my goods as cheap, as he his."

Herbert declared that he could not tell how the
thing was managed, though he had in time past
seen a good deal of the managing talent of that
house. "Nothing in the world easier," said a by-
stander: "these goods you know are sold at so
much a yard, by the piece ; retailers, and those
who use the article, seldom or ever think of mea-
suring each piece in a case, taking it for granted
that the tickets on them, expressing the quantity
contained, are correct ; the plan then is to nicely

alter the tickets on the pieces, marking them up one, one and a half, or two ells, as the length of the piece will admit ; they then sell them at cost, thus underselling their honest neighbors, and the profit is the mark up. James and Lewis, and others whom I could mention, do the same thing." Upon hearing this explanation as to the manner in which the thing was done, Herbert looked at the old man with a sickly smile upon his countenance, while the veteran merchant shrugged his shoulders, and remarked, "That goes beyond me : I did not so learn my business." A few days after, a customer inquired for the article of white pasteboard, such as are used by milliners and others, in their business. They were shown : "These look smooth and good," he remarked ; "the French make a good article—they are French I suppose, of course ?" "No," said Herbert, "they are not ; but they are better than the French—a better board is made in this country now, than in France." "Don't tell me that," replied the customer, shaking his head with a knowing look ; "I sell no other than French—I would not keep any other in my store—I know what French are ; there is as much difference as possible." "I tell you," said Herbert, with some impatience, "these are better than the French, and can be sold cheaper : I can afford you these at seven dollars and a half a gross. Most of those re-



presented as French, are made in America." "Well, no other than French will do me. I must go down to James and Lewis's, they have a first-rate French article, brought out they say in the last ship: to be sure, I pay a little more for them, nine dollars a gross, but they are worth the difference."


Now, it had so happened, that a few days previously an agent for a New England paper-mill had brought a quantity of these goods to the city; the entire of which had been purchased by Longfellow & Tracy, and James & Lewis. The latter firm declared them to be French, brought out in the last ship, and got nine dollars for them; customers preferring to pay that price under the name of French, rather than seven dollars fifty cents if called what they really were, American, as has been seen. This deception is carried on to some extent, in various kinds of goods, to the detriment of brothers' and husbands' pockets, owing to a remarkable weakness among the ladies, originating with the female wise-sayers of the fashionable world. Every thing must be French, or called so, which answers the same purpose, or it will not suit their exquisitely refined taste. An American article, if they chance to know that it is so, is decidedly vulgar. "Why did you not let him believe that they were French?" said a by-stander to Herbert, as the door closed after his customer,

"it would have been a little innocent deception, which would have done no harm, and perhaps have gained you a customer." "I will not sacrifice the truth in one iota," replied Herbert, "it is against our rule, and against our principles." "Heaven help you then, you have a hard row to hoe in doing business in New-York," was the response.

CHAPTER XX.

How uncertain and shortlived are life's joys, and how true is it, that in the midst of life we are in death ! It was Sabbath evening ; the services of the sanctuary were closed, and the record of their improvement made on high ; the hour had arrived when the Christian father calls together his family, and taking down the holy book, at the family altar, renders his social worship. Doctor Fowler, with his wife and daughter, had just risen from their knees, when Mrs. Fowler, happening to cast a glance at Fanny, exclaimed, " Why ! my child how pale you are." " Mother, dear mother, I am sick," was the faint reply, which had scarcely escaped Fanny's lips, when she was seized with an ague fit, which shook her frame in a most violent manner. The parents, alarmed at this sudden attack of disease, dispatched a messenger immediately for a physician, who, not being far distant, was soon in attendance ; but Fanny, notwithstanding all the efforts of medical skill, grew

very ill — burning fever succeeded ague, and for many days and weeks consumed her strength, while tossed upon a bed of delirium and pain — with what tenderness the mother watched by the bed of her daughter, may easily be imagined, as well as with what earnestness, in the lonely stillness of the midnight hour, her prayers ascended to God for her restoration to health. The father's solicitation, too, was great, as he sought to bow submissively to the will of Heaven. But were there no other anxious hearts on Fanny's account, and no other prayers put up for her in her sore distress? Ah yes; for she had many friends — not among the great and rich so much as among the poor and lowly. Many a poor family, accustomed to her almost daily visits, now missed her smiling countenance; and O how sincerely did they pray, in the warmth and sincerity of their feelings, that God would spare and bless their benefactress. But there was another still more deeply interested in this sad and sudden affliction, who spent anxious days and sleepless nights; and who had not till now been aware how dear to his heart was she who now lay stricken down by disease. O could he but recall the past — could he but restore her to consciousness, and obtain a moment's recognition. But Fanny was raving in a brain fever, and while her shrieks of agony filled with dismay all who



heard her, she would in her momentary intervals of relief, declare that though Herbert was cruel in not telling her so, yet she was sure he loved her. "O!" thought he, as he stood by her bed in deep sorrow, while she knew it not, "that I had acted differently — that I had been truthful to her." Now all seemed too late, and the cold drops of perspiration stood upon his forehead, as he gazed in melancholy and astonishment upon her. Herbert felt keenly; and when we add his increasing business anxieties, which now began to gather upon him, as he found their notes becoming due faster than their money came in, thus compelling them to resort to their friends and neighbors, or to the bank, for short, temporary loans, he was disposed to think his trials great, and was frequently driven to a throne of grace (to which all the sorrowing may approach) to seek support, guidance and direction. But did Fanny get better? The fever had left her in a state of stupor, from which it seemed impossible to arouse her. One physician after another was called in consultation, but the skill of the profession was apparently baffled.

Must Fanny die?—be called away in the bloom of youth?—in the just opening of life's prospects and hopes? Ah, how many thus die! Death is not partial—though it is said "he loves a shining mark"—to persons, age, or sex.

* * * * *

'Tis the hour of midnight in a still room ; on a couch in one corner lies a sufferer, pale and emaciated ; her bosom slowly heaves with a soft, scarcely perceptible, breathing ; around her stand anxious, sorrowing, weeping friends. The father has her hand in his, with a finger placed upon her pulse, while the distracted mother gently moves over her a fan ; a neglected lamp stands flickering on a table in another corner of the room, casting a sombre, melancholy light, well in keeping with the sad scene. The breathing becomes softer and slower, while the pulse gradually departs.

“ So fades a summer cloud away,
So sinks the gale when storms are o'er,
So gently shuts the eye of day,
So dies a wave along the shore.”


“ My child, my child,” cried Mrs. Fowler, with convulsive sobs, bending over to kiss the now cold cheek of Fanny. The manhood of the father was overcome, and his frame shook with emotion as he led his sorrowing companion from the room.

If it be true that life's joys are shortlived, and that “in the midst of life we are in death,” it is also true that in this world of ours all is not always lost when seemingly so : and it sometimes happens that our griefs and sorrows are suddenly reversed, and when least expected, joy and gladness break in

us, as the out-peeping of the sun from behind dark cloud. Such, as will be seen hereafter, he case with the Fowlers, upon whom this sad ; came down like a mighty avalanche, prostrat-
ll before it.

CHAPTER XXI.

THE year 183- will long be remembered by honest and good men, as well as by dishonest and bad, who were at that time engaged in trade. It was a period which, in a commercial sense, tried men's souls. The rumbling of the distant thunder, portentous of the approaching storm, which was to sweep over the mercantile community like a whirlwind, was first heard in the governmental change of policy in regard to the money affairs of the country—in the non-remunerating prices of farmers' produce—in the gradually increasing scarceness of money, and the lack of confidence on the part of capitalists—in the contraction of the banks in their accommodation to their dealers, and in the increased rate of interest, demanded by lenders; and while these ominous signs were in progress, as their natural result, a wide-spread and alarming panic was beginning to be created in the community, while a very general apprehension existed of some



impending calamity. Business men met each other at the corners of the streets, and with an anxious countenance inquired, "What does it all mean?" Wall-street was in a state of perturbation, as might easily be gathered from the little knots of excited brokers, and others interested in stocks, which were here and there seen assembled between the hours of ten and three, often in violent gesticulation. Borrowers increased in proportion as lenders decreased, and high-minded, honorable merchants were obliged to resort to the temporary relief of daily loans, in painful uncertainty as to the issue, in order to keep their heads above water; and among these, as we have intimated, were Longfellow and Tracy. They endeavored to meet their difficulties like Christian men, and with composure and steadiness to look their embarrassments full in the face; but Herbert's sensitive spirit often sunk within him despite himself as perplexity and trouble seemed to thicken about him; and when the afflictive event recorded in the last chapter occurred in Doctor Fowler's family, apparently snatching from him his hope, and striking him to the earth, it was with the utmost difficulty that he could put forth the necessary energy to meet his business emergency, which demanded the united industry in action, as well as cool and wise calculation in planning, of himself and partner. "Any thing over to-day, friend

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B.?" says one; "I am short, and it is getting rather late, pulling out his watch, which indicates the hour to be near two. "Bless you," was the reply, "I wish I could help you; but, unfortunately, I have been short myself, and have just got through; I have not a dollar." "Friend C.," says another, "I need five hundred dollars to carry me over; lend me your check until to-morrow." "That I might do, neighbor, but it will be useless, for they won't pay it; the rascally bank disappointed me to-day in a discount which I had calculated upon, and I had to borrow in consequence myself. I am as dry as a well without water."

Such is a specimen of at that time every-day business life. The reader will please imagine it discount day in one of the Wall-street banks. 'Tis near the hour of twelve; a crowd is gathering around the discount desk; shades of alternate fear and hope flit over their faces. The discount clerk sits as calm as a May morning, little regarding how big with fate is the nod or shake of his head, or how wonderful the influence upon his feelings, to whom may be addressed the little word—"done," which occasionally escapes his lips.

In that crowd stands "Herbert Tracy," awaiting his turn; at length he reaches the desk; the clerk, with provoking slowness and indifference, turns over the leaves of his book, runs his finger

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along the lines, and then pauses for a moment—now reaching out his hand, he takes from the file of applications the doomed notes with their envelope, and with that painful and hated shake of the head, hands them back to the owner. Herbert's face is first pale, then red, and perhaps an angry contraction of the brow may be discovered; his lips part, and the ejaculations, "outrageous," "first rate paper," "don't treat us well," involuntarily escape him. With hat in hand he walks back to the cashier's desk; but no expostulations, entreaties, or arguments are of any avail; he is treated with scarcely a cold politeness, and at length withdraws with feelings allied to disgust. On returning to the store, he informs Longfellow that the bank has thrown them out; and then arises the question, "Where can we borrow?" After some hours mortifying effort, half past two o'clock scarcely finds them through. Thus it is day after day; it is difficult to borrow, for all their friends are like themselves, short. In the midst of these pressing necessities, Herbert could not but remember, that he had under his control some \$4,000 of his old Tarrytown friend, "Billy Divine," which was deposited in a money institution, drawing interest. He might call for this money, and bring it into his business, for its owner had placed it in his hands with entire confidence, to use as he might think

proper, and indeed was ignorant as to what disposition had in reality been made of it, never having made the inquiry, being fully satisfied in his confidence in Herbert, and in the punctual receipt of his semi-annual interest. This money would now be a great relief to the firm, but would it be right to take the shoemaker's property, which had been intrusted to him, from its present secure and safe position, and in this time of peculiar mercantile peril, risk it in his business, even with the most remote chance of its loss? It might be argued that he would be able to protect his friend — and in any contingency to secure him from loss. But Herbert's conscience whispered to him, perhaps not; and he stopped not to tamper with temptation; his moral perception satisfied him that the question would not admit of argument; he saw plainly that he must not touch this sacred trust committed to him; the resolution was therefore taken, with Longfellow's approval, that however great their need, "Uncle Billy's" treasure should not be jeopardized. Here again let the reader be the judge, as to the wisdom and justice of our hero's conduct in this matter. Doubtless many a merchant, and an honest one too, would say, "what a fool!" But was he so?

CHAPTER XXII.

"**MERCIFUL** God!" exclaimed Dr. Fowler, as he stood by the side of the enshrouded Fanny, with one hand placed on her breast, "my child lives!" he was sure that he felt warmth at her vitals. The family doctor was instantly summoned; and soon three of the most eminent physicians in the city were in attendance, who left her not all that day, or the succeeding night. On the following morning, a slight flush dissipated the death-like hue of her face; and in four days after, Fanny opened her eyes as from a long sleep, and looked intelligently upon her surrounding friends. To describe their feelings, were impossible: the reaction was almost overwhelming. Mrs. Fowler fell into violent hysterics, from which it was difficult to recover her; while the doctor's mind seemed for the moment reeling. Herbert hastened to his room, and it was not until after an hour's vehement sobbing, that he obtained relief. The news soon spread,

and the house was besieged by anxious, sympathizing friends. Fanny, however, was kept by direction of her medical advisers, in perfect quietness—none were allowed to see her, or enter her room; any excitement might still prove fatal. Strong hopes were entertained of her recovery, but all rejoiced with trembling. God had, however, appointed her to life, and in three weeks she was able to sit up and converse—what pleasure—what happiness! in six weeks more, she rode and walked out, and soon began to resume her former habits. With what emotions of gratitude did her parents, in which she joined, present their thank-offerings to Almighty God; and as returning health beamed in her countenance, and she visited one after another the families of the poor within her district, as was her former wont, how did the recollections of the past crowd upon her mind! She felt that she had been truly raised from the dead, and was a living memorial of God's mercy and goodness. She resolved to devote herself more entirely to his service; but in doing so, the idea did not embrace, to her mind, shutting herself up in a monastery, or seclusion from the world, and withdrawal from its active duties; on the contrary, she felt that her thankfulness to her Heavenly Father would be best evinced by zealous efforts to promote the good of her fellow-creatures—to "rejoice with those who rejoice,"



and "weep with those who weep;" and by setting an example of Christian cheerfulness, and alacrity in the discharge of all her duties, while mingling in the busy scenes of life around her. Fanny had not lost the warmth of her heart, or the ardor of her feelings—she yearned towards the object of her pure affections: it is said that "a woman's love never dies;" and in all the pictures of social joy and happiness, which Fanny's lively fancy drew, Herbert ever occupied the foreground. His image was indelibly stamped upon her heart, and her solicitude was at all times alive to his interest and happiness.

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It was early in the afternoon of a fine day, on which Fanny had made several calls, when she was summoned to the study of her father. Herbert had been for an hour or more with the Doctor, of which fact Fanny was aware; on her entrance, therefore, she could scarcely restrain her feelings. Herbert was standing, and her father rose to receive her. He took her hand and placed it within that of Herbert's. "My daughter," he said, "Mr. Tracy has informed me of his attachment to you, also that he has declared to you his feelings. I know your heart. You seek now my approbation. I give you to him. May God bless you both, and if it be His will, grant you much happiness in your future lives. The old gentleman then retired; and when the

lovers were next seen, their mutual satisfaction and good understanding could be read in their faces. Herbert now felt that he had an object in life to live for—that he could battle with the world with renewed courage and energy, and believed himself fortified against despondency and despair, come what would. Of Fanny, we but say the truth, when we say that she was happy, and that to her the world looked brighter, as auspicious hope pointed joyfully to the future. Alas! how little are we aware what a day may bring forth! How often is it that even when quaffing the cup of joy, the cup of affliction and sorrow may be preparing for our lips. It was so in the case of our hero. He received, in the midst of his happiness, a letter, urging upon himself and Catharine to repair with all haste to the home of their childhood, if they desired to see once more alive she who bore them. With heavy hearts, unprepared for so sad and sudden a blow, they obeyed the summons. On their arrival, they met at the door their father. The old man, in grief, unable to speak, took the hand of his son, bowed himself upon it, and burst into tears. “Our dear mother!” cried the son and daughter with the same breath, now suspecting the worst, “does she live? O tell us!” He silently, however, with an aching heart, led the way to the parlor. The windows were half closed. In the

middle of the room lay the corpse of her so dear and beloved. Catharine uttered a shriek of horror, and fell senseless on the floor, while Herbert, in an agony of grief, leaned upon his father's shoulder.

Two days before, Mrs. Tracy, in perfect health, had been working in the garden, an employment in which she greatly delighted, and in which she often engaged when the weather was fine. On her return to the house, she unguardedly threw herself, fatigued and heated, into her arm-chair before an open window, and fell asleep. Perspiration became checked; cholera morbus ensued, which thus suddenly carried her to her home in the skies.

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A mournful procession moves slowly along the road, and the church-bell tolls its doleful lament as it winds its way into the church-yard. The grave is soon filled up, and the fresh sods mounded above it. Weeping friends return home; but how desolate that home! There stands the "old arm-chair," surrounded with fatal interest, so lately occupied by the wife and companion of many years, and the tender mother of beloved children; her Bible, her wardrobe, all just as she left them. Can it be that she, who within the week was seen moving about in health, and whose familiar voice was heard, is gone, to be seen and heard no more on earth? Is it not a dark and dreadful dream, which the morn-


ing light will chase away? Ah! so felt Herbert and Catharine, unable as they were, so sudden had it been, to realize their motherless condition; but the stillness and solitariness of that home, where all had been so lately cheerful, told them but too plainly that an irrevocable reality had done its work there.

CHAPTER XXIII.

THE commercial heavens grew more and more dark, the clouds gathering in increased and fearful blackness, while the business elements were in tremendous agitation. Veteran merchants, who had passed through other mercantile revolutions unscathed, now seemed appalled; anxious and excited looks, hurrying almost wildly to and fro, particularly as the hour of three o'clock approached; inward struggling with mortified pride; honest and laudable effort, originating bold and hitherto untried plans, to sustain credit; blasted hopes, disappointed ambition, sleepless nights, fatiguing days, dishonest intriguing, and downright, barefaced knavery, were some of the evidences and results of this memorable commercial embarrassment, which in a heavy cloud hung over the country, as with the pall of death.

"It is impossible for me to sell this money at a better rate than five per cent.," said Longfellow and

Tracy's clerk, as he returned from Wall-street, after an effort to dispose of a few hundred dollars country bank-bills, and the brokers say that they do not want it at that. Wall-street," he added, "is in considerable of an uproar. It is reported that Low, Hale & Co. are down to-day." "Low, Hale & Co.!" exclaimed both partners at once; "what! the largest brokerage and banking house in the street? Can this be so?" "What are we to do?" said Herbert, despair again depicted in his face, notwithstanding his newly-formed resolutions. "We must see," replied Longfellow; "it will never do for us to pay that rate of discount on our uncurrent funds." Longfellow took the money from the hands of the clerk, and went to the house to whom they owed a note on that day, and came not away until a satisfactory arrangement had been effected, by which so large a loss was saved. The banking-house of Low, Hale & Co. had indeed failed, and others quickly followed in their wake. The crashing now became daily. Old, and hitherto considered impregnable firms, bowed before the storm, and were reduced to bankruptcy, while weaker and smaller concerns were snapped off as the sapling of the forest. Honest merchants and dishonest went down together, and were involved in the common wreck. The former yielded up their all, and trusted in God to point out the way for future support



for their families. The latter, taking advantage of the general confusion, contrived to hold on to the property in their possession, and afterwards came out richer than before. And while the former, after giving up every thing, could scarcely, if at all, get a discharge from their creditors or make a settlement with them, the latter found little difficulty in accomplishing their wishes in this respect; creditors acting upon the principle, (the character of their debtors being known or suspected,) that it was best to take their first offer and let them run—"take from a rogue what you can get while you can get it;" but hold on to an honest man for a hundred cents"—is too prevalent a commercial motto, and involves very great injustice, giving the former advantage for the time being over the latter. Stern, unbending integrity is not appreciated as it should be. The honest man needs not the coercion of law to compel him to pay his debts; he will discharge them, though under no legal obligation, the first moment his ability will allow, and is, therefore, entitled to the lenient consideration of every noble-minded, right-thinking creditor. And in regard to this matter of paying debts, well would it be if men felt and realized that they are indebted, with stronger obligations enforcing payment than human law-makers can devise, to God, themselves and families; to society, their country and the

world, not in silver and gold, and bank-bills, but in that which is higher and more sacred, and compared with which money is trash ; we mean such things as love, benevolence, charity, good example to others in moral and Christian deportment, truth in all things, patriotism, and the like. Obligations in these remaining uncanceled, a man can hardly be considered honest, though he pay his bills payable to the last dollar.

And yet there are those who boast that they are twenty-shillings-in-the-pound men, and rather look down upon their less fortunate fellow merchants, who may have been compelled to compound with their creditors ; who seem to forget their responsibilities as intellectual and religious beings. But to return from this digression, at the time we speak of, the government had directed that the customs should be collected in gold and silver, to the entire exclusion of bank-bills—this was a matter of great trouble and vexation to merchants, and caused much excitement. The banks were drained to meet the demand for specie, and at length they all simultaneously stopped specie payments—this did but increase the consternation and disorder, which already so greatly prevailed in the community, and gave rise to what was called the shin-plaster period, of facetious memory.

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"A letter for Longfellow and Tracy," said the post man. Longfellow reads as follows, while Herbert looks over his shoulder :

"GENT.:—I could not meet my note due you yesterday—you will find it returned under protest ; in fact I have suspended payment, and have to offer you 25 cents on the dollar in settlement, and add that if you will take that, and send me a receipt in full, I will forward you the money immediately ; if you refuse this offer, you will, I think, get nothing.

"Respectfully,

"E. HART."

On the receipt of this letter, our young merchants were surprised beyond measure. Hart was known to do a good business, and reputed wealthy—they were amazed ; and on reflection at once determined not to accept his offer, at any rate until they had investigated ; and on doing so they were satisfied that he had concealed his assets, and was fully able to pay all he owed, and have something left. They accordingly declined to settle with him, on the principle that by so doing they would be encouraging fraud ; while others did, on the principle just mentioned, viz., "take from a rogue what you can get, while you can get it."

A few days after, a Mr. Young called at the

store—he owed Longfellow and Tracy a note payable on that day—it was now one o'clock—his face was pale, and wore a sad expression. “Mr. Tracy,” said he, with trembling voice, “I cannot meet the note due you to day,” and burst into tears. Herbert and Longfellow were both very much disappointed—they did think that this note would certainly be paid, and had depended upon it. But Young was an honest and good man, and they must make the best of it—his case was a hard one—he had been very unfortunate, without any fault of his own, and had a large family relying upon him—he closed up his business—gave up the last farthing, and endeavored to get a discharge—but poor Young was unsuccessful. Longfellow and Tracy gave him a receipt in full on receiving twelve-and a-half cents on the dollar, but others held on to him, and kept him down, on the principle that he was an honest man.

Longfellow and Tracy had a large payment to make, and had by great effort succeeded in getting a discount at the bank to meet it. On the day they got this discount, Brownell & Co. were short—Burdett wanted to borrow \$1,000. “Come, boys,” said he, “you are lucky chaps, confound it, and just the fellows for me to day; draw us your check, we have been trying for two weeks to get a discount—blast the banks.” Now there had been a mutual inter-

change of accommodation of late, between the houses, in the way of borrowing money, and the last favor had been on the part of Burdett; he had the last week lent Longfellow and Tracy, for one day, \$500, the obligation was therefore now on their side, still they hesitated, for their mercantile existence depended upon their having their funds on the next day, to meet the before-mentioned payment.

"It is just as safe," said Burdett, "confound it, as if you had it lying in the bank; I will leave my check with you, dated to-morrow, which you can draw by 11 o'clock—it will all be right—so come," observing some anxiety on the countenances of those from whom he sought this favor; "don't be suspicious of your old friends." The check was drawn, and handed over, and soon the money obtained on it. Burdett left his check dated on the next day. On his leaving, Longfellow seated himself in his office chair, musingly, for ten minutes; at length, "Herbert," said he, "I am sorry we let Burdett have that money—I wish we had it back again—if any thing should happen."

"O, I think it will come out right—we could not well refuse him you know under the circumstances," replied Tracy. Nothing further was said, but both dreamed of the matter that night in their troubled repose, and Longfellow in particular, had a pre-

sentiment that they should have difficulty in getting their money back.

Eleven o'clock came on the next day, and the clerk was dispatched into Wall-Street to do the Bank business. Brownell and Co.'s check was presented for payment to the bank, but refused, as not good. Longfellow and Herbert both turned pale at this announcement: they concluded to wait until twelve o'clock, and present it again; but payment was still refused, the check not being good. Longfellow now went to the store of Brownell and Co., but Burdett could not be found, and Brownell knew nothing about the \$1,000; said it had not been used in the business, and moreover he had no money. One o'clock came, and two o'clock, but Burdett was nowhere to be found, and then they learned for the first time that Brownell and Co. had been protested the day before; in a state of almost bewilderment they went to their friends—could get no assistance, but were advised to stop at once; they had a short conference, and summoned all their fortitude for the trying event; the catastrophe came, and Longfellow and Tracy suspended payment. Herbert went to his home and his bed, with a burning fever, and left it not for two weeks.

Longfellow met the blow with more firmness than his partner, but it was the most distressing mo-

ment of his life. With regard to Burdett, it was ascertained that he had made away with a large part of his first property, at the gambling table, and had gone off to parts unknown. The chances therefore were that Longfellow and Tracy would recover no part of their \$1,000.

CHAPTER XXIV.


As soon as Longfellow and Tracy had sufficiently recovered from the shock of the blow which had felled them prostrate as bankrupts, they addressed themselves to the inquiry as to what was to be done ; they took an inventory of their stock, and balanced their books. The worst feature of their business, was the large amount of their confidential indebtedness ; they had obtained short loans from the bank, from time to time, on borrowed notes, for the purpose of meeting promptly, as it matured, their business paper, believing that as the commercial horizon brightened and the clouds cleared away, all would come round as they desired, but they were mistaken ; and the very desire to meet the demands of their creditors led them into an error, which they now saw to be such, but which it was too late to remedy ; for these creditors not only gave them no thanks for the extraordinary means to which they had resorted, in order to meet their claims, but now urged

the fact that they had done so, as an argument against showing them any favor in a compromise. Herbert and his partner, however, in looking to a settlement, took what we believe to be a correct view, under such unfortunate circumstances—they had involved their friends, unhappily, though innocently; no promised advantage or profit had induced these friends to take the risk they incurred in the aid they had afforded the firm; it was an act of friendship, based upon individual and mercantile honor; these confidential debts, therefore, must be paid in full; and they did so pay them, after which, so great had been their losses, only thirty cents on the dollar remained for the business creditors. They attempted to obtain a settlement, but were unsuccessful; judgments were obtained against them, and now they had full leisure to reflect: their business life had been a short and eventful one, and ended in disappointment and a heavy load of debt. The past came in review before them; they had started to do business on Christian principles—had these principles brought them to this? and had their experience demonstrated the sentiment to be correct, that religion and mercantile success, are incompatible the one with the other? Was it the carrying out into every day business life, the spirit and letter of the religion of the Bible, which had induced their downfall? It would seem difficult to reply to these queries in

the affirmative, in view of the fact that others had gone down who had no fear of God before their eyes, or any regard for the commands of his word. Still Mr. Allen fell back upon, and insisted on his old argument, viz., that it was all owing to their "noddles running over with religion."

As to Longfellow and Herbert themselves, suffice it to say (without going deeper into the discussion), that their own convictions were settled, that the prevailing and current maxims of trade find no sympathy in Bible morality—and once fairly out, they had no disposition to push their fortunes in a second mercantile struggle; as they regarded their present situation, they felt humbled and mortified.

We have said that Longfellow bore his misfortune better than Herbert—they could both lay their hands upon their hearts and say all is right here; they knew themselves to be honest, however some of their creditors might choose to apply to them harsh epithets. In this consciousness, Longfellow hesitated not to hold his head up as he passed along the streets, believing himself still to be a man, though he had been unfortunate, and now was pennyless. Tracy, in his more sensitive spirit, could not look up; he passed through the by-streets as much as possible, and avoided the sight of every body he knew. Accordingly, of the one it





was remarked : " What an impudent fellow for a thirty-cent chap !" and of the other : " What a chicken-hearted woman !" "

Fanny did all she could to comfort Herbert. She told him in the truth and innocence of her heart, that she loved him all the better for his misfortune ; " and now," said she, " as you will not be vexed and worried to death with that awful business, you will have more leisure to think of me ; so cheer up, dearest, we shall yet be happy." " But, dear Fanny, only think how many thousands I am in debt and cannot pay." " Well, if you cannot pay, there is no use fretting about it ; you cannot help it, and it is no fault of yours ; you will, I dare say, be able some day to pay. Your own Fanny will help you along, and you will yet have the satisfaction of being clear of them all, won't you, dearest ?"

Herbert could only reply to this tender encouragement, " God bless you !" as he folded her in his arms, and imprinted a kiss upon her cheek. The Doctor told him, that if he would but view this misfortune in the light of God's particular providence, it was calculated to make him a wiser and better man. Things were in this position, when, one afternoon, as Doctor Fowler and his family were at tea, and Herbert with them, a carriage drove up to the door, with several large trunks strapped on be-

hind. "William and Charles, as I am alive!" cried the father, as he hastened to the door to meet his two sons, followed by his wife and daughter, who had caught the sound of the old gentleman's exclamation, while Herbert lingered behind. It was an unexpected return, and a joyful, happy re-union of parents and children, brothers and sister, long separated. The young Fowlers had been singularly successful in the India trade, and now returned with handsome fortunes, to cheer the declining years of their parents. "Can it be possible," said the brothers, as they looked at Fanny, and then almost devoured her with kisses, "that this is our little black-eyed, prattling sister, whom we left almost a babe?" After the first salutations were over, and they all entered the parlor, Herbert was formally introduced to the young gentlemen, as an intimate friend of the family, and was cordially received by them; the brothers, however, cast suspicious looks at their sister, who, guessing what thoughts were passing through their minds, could not conceal her blushes; an explanation followed, to the good understanding and happiness of all, and as recurrence was had to that eventful, and as Herbert said, for him, lucky night, when he had the honor to knock down the insulter of his lady-love, William and Charles declared, that they would not give much for him, if he had not fallen in love at first



sight, for though she were their sister, they could not help saying it, they should themselves have done the same thing—and now Fanny had to submit to another turn of kissing, to the almost jealousy of Herbert.

In a few weeks, the young Fowlers, having learned how matters stood with Herbert, in regard to his misfortunes in business, tendered him, in a most generous manner, their pecuniary aid in obtaining a settlement with his creditors, which, after consulting with Longfellow, he thankfully, though reluctantly, accepted to an amount (in the shape of a loan) sufficient to enable them to accomplish that most desirable object—and in making this settlement, Longfellow and Tracy were particular in paying in full such small debts as they happened to owe to small tradesmen and mechanics, upon whom even a small amount would fall heavily. Having obtained a legal discharge from their liabilities, our late merchants met one evening, and made a full and perfect schedule of every dollar which they owed, not by any means considering themselves exonerated, because the law had cleared them, believing as they did, in a law higher and more binding than human enactments—and they on that evening (each taking a copy of their list of indebtedness) pledged themselves to each other,

that the payment of these debts should constitute their great aim and object in life, second only to the claims of God and religion—and in this high resolve, they rose up with an energy and buoyancy of spirit, which indicated their object half accomplished, and augured their eventual triumph.


CHAPTER XXV.

DEAR reader, ten mortal years have passed, and become numbered with those beyond the flood, since the events occurred recorded in the last chapter—a long period in the short life of man—but yet when passed, how like a dream, or a tale that is told.

Step we now, on a fine day in summer, on board a steamboat bound to Tarrytown. Landed at the dock, a ready conveyance carries us once more over those towering hills towards the old Tracy homestead. Arrived near the house, in yonder field may be seen a stout, athletic man, ploughing—how well he guides the plough, and what a fine furrow he turns! he is the personification of health, while contentment and happiness is pictured in his countenance—his whole appearance is that of an intelligent, thrifty farmer, and every thing around the place indicates the same thing. He is humming a tune, which is occasionally, how-

ever, broken in upon by a "gee up, Dobbins," addressed to a fine span of horses. Behind him, in the furrow, slowly follows an old house-dog—he looks very old, and appears half blind : his master seems very tender of him, and now and then turns to give him an encouraging word. Can that ploughman be Herbert Tracy ? Yes, 'tis he, and his dear dog, Bloomer. Pass we on now to the house—a handsome, blooming, matronly lady of about thirty, seemingly, is with cheerful smiles superintending the domestic concerns of the family ; while on the piazza, sits a venerable old man, surrounded with a group of fine-looking children, all radiant with life and health. "Children, dears," said Fanny, "I am afraid you are troublesome to grand-papa." "You little rogues," said grandfather Tracy, in a sham rage, which the children well understood, "I must take my cane to you ;" and on rising to put his threat into execution, away they all scampered amid roars of merriment ; while the old gentleman's sides shook with laughter. Here is a picture of happiness ! who would not live in the country ? who would not lead the independent life of a farmer ? how refreshing and sweet the air ! But we may not dwell here—return we to New-York.

In the editorial sanctum of the office of a popular periodical, sits, writing, absorbed in thought,




James Longfellow. He is respected by all who know him for his talents, and urbanity of manners; and is increasing in influence and wealth, but continues to live plainly and economically. Catharine is happy, very happy, in the bosom of her lovely family: and as she and Fanny frequently exchange visits, they often talk over past scenes, joyful and melancholy; and at such times, their souls are wont to rise in grateful aspirations to the good God, who is our bountiful benefactor and friend. One afternoon, as Mr. Longfellow was engaged in his editorial duties, he was informed that a lady wished to speak with him. "Show her up," said he. Presently entered a tall lady, with a pleasant countenance: he rose to receive her, as she put out her hand in a friendly manner, saying, "Do you know me, sir?" The editor regretted, as he received her proffered hand, his ignorance or forgetfulness. "Yourself and Mr. Tracy," she continued, "were friends to my mother in her hour of severe trial"—and her eyes began to glisten with tears. "My name is Jane Lacey: here, sir, is the money we have so long owed you." Longfellow's recollection now brought up vividly before him, from the forgotten of the long past, the misfortunes and sorrows of the Widow Lacey and her children, and he remembered the loss which Herbert and

himself had sustained by her while they were engaged in mercantile life.

The eldest daughter of that poor widow now stood before him, with a tender of the old debt : he felt that such an instance of noble integrity, did honor to human nature. He inquired, interestingly, after the old lady, and Jane's brothers and sisters, and learned with great pleasure that the family were now doing well in the world ; and that the debt now sought to be paid, was the last they owed of that old, unfortunate business, in which the sudden death of Mr. Lacey had involved them. Longfellow and Tracy had themselves, within the past six months, cleared off the last dollar they owed, including that which they had borrowed on commencing business as merchants, as also that borrowed from the Fowlers. They were now free men, and enjoyed the pleasant reflection that they had accomplished their emancipation by their own exertions ; and now, each surrounded with a young family, thanked God, that a life of industry afforded them a home, and a competency—having then, themselves, experienced the pleasure of freedom from debt.

Longfellow, though loth to receive the money, was unwilling to deprive the Lacey's of experiencing the same—he accordingly, with the acquiescence of Herbert, deposited the amount in a trust company



to the credit of the widow—and years after, that sum, with the interest accumulated on it, gladdened the heart of the old lady, in the helplessness and decrepitude of old age, while she felt truly that God rules in providence. * * * *

Our narrative draws to a close—Burdett has never returned, and it is believed that he is living in a foreign country, under an assumed name—Brownell, finding himself deceived and swindled, where he had placed confidence, (though such might fairly be considered the legitimate consequence of the business principles which himself had in a degree instilled into his clerk) and having nothing to sustain him upon which to fall back, (for he had no religion) when loss and trouble came upon him like a mighty torrent, ended his existence in his own chamber, by a suicidal act.

Poor Emily Allen, the once beautiful and gay, the flattered and admired, found an Italian grave, the victim of a false education and her own folly.

Mr. Allen has lost a great part of his fortune, but is still struggling on, puffing and blowing, and still insists upon it, that nothing but religion broke Longfellow and Tracy down—Jupiter, their heads being brim full of psalm-singing nonsense, which no advice or effort of his could correct, Doctor Fowler having got entirely the upper hand of him, in his influence over his nephew. And now if this little book, should chance to fall into the hands of

any young man leading a retired country life, perhaps following the plough, or swinging the scythe, but whose bosom may at times be fired, while engaged in the quiet labors of the field, with ambition for a city life. The writer would say suppress such ambition, be content; remember that only now and then one of the many who commence business in New-York ultimately succeed—your prospects are better where you are, for making yourself truly great and distinguished. Let religion be your polar star,—your head and heart right in this, cultivate your talents in such studies as bear upon, and treat of husbandry as a science. Your profession is a manly, a noble, and an honest one, and if you will, you may in time take your stand by the side of this world's great and good. And to the clerks of New-York, in stores and offices, who may happen to see these pages, the writer would say, be not too anxious to get your own shingles up; many a young man, from a foolish desire to read his name over a store door, has involved himself in embarrassments and debt, from which the exertions of the best years of his after life could scarcely extricate him; get the best salaries you can, be strictly honest—cultivate economical habits, (but not mean ones,) and the chances are that in the long run, you will be better off, that is morally and religiously, better men, wiser, and have enough, for all purposes essential to comfort, of this world's goods. ✓

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